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SIXTY-FOURTH ANNUAL REPORT

OF THE

STATE BANK COMMISSIONER

OF

DELAWARE

1983

FOR THE FISCAL YEAR ENDED

JUNE 30, 1983

John E. Malarkey
Commissioner

STATE OF DELAWARE
OFFICE OF THE STATE BANK COMMISSIONER
540 SOUTH DUPONT HIGHWAY
THIRD FLOOR, THOMAS COLLINS BUILDING
P.O. BOX 1401
DOVER, DELAWARE 19903

TELEPHONE (302) 736-4235

THE HONORABLE PIERRE S. DU PONT IV

Governor of the State of Delaware

Sir:

Pursuant to the provisions of 5 Del. C., Section 107, I have the honor of presenting the Sixty-Fourth Annual Report of the State Bank Commissioner for the year ended June 30, 1983.

Respectfully submitted,

JOHN E. MALARKEY
STATE BANK COMMISSIONER

Dover, Delaware
October 31, 1983

BANK COMMISSIONERS

NAME	TERM STARTED
George L. Medill	July 16,1919
Harold W. Horsey	August 1, 1923
Ernest Muncy	April 1, 1936
Frank E. Lynch, Jr.	August 23, 1939
John C. Darby	August 25, 1943
Randolph Hughes	August 25, 1951
John W. Green	May 7, 1970
John E. Malarkey	January 17, 1977

COUNCIL ON BANKING

John F. Porter, III
CHAIRMAN
4821 Kennett Pike
Greenville, Delaware 19807

Stephen R. Taylor
SECRETARY
70 West View Avenue
Buchanan Acres
Dover, Delaware 19901

Edward L. Burge
9 Brandure Court
Afton
Wilmington, Delaware 19810

O. Francis Biondi, Esquire
P. O. Box #1347
Wilmington, Delaware 19899

J. Bayard Cloud
718 West 38th Street
Wilmington, Delaware 19802

Joseph M. Moran
R. D. #4, Box 495-D
Hockessin, Delaware 19707

Clayton L. Ringler
Duke Street
Selbyville, Delaware 19975

JOHN E. MALARKEY, STATE BANK COMMISSIONER

OFFICE STAFF

Raymond F. Gawel	Deputy Commissioner
Susan L. Winters	Administrative Assistant
Clarabel P. Walls	Secretary
Carolyn Thompson	Senior Clerk

STATE BANK EXAMINERS

Walter K. Anderson	Vaughn M. Banks
Edmond B. Coverdale	Robert C. Faries
Barbara C. Jarvis	Robert K. Lower
Patricia D. McCarther	Christopher J. Pilsbury
Karen P. Rickards	Jonathan L. Smith
George J. Terranova	

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STATE BANK COMMISSIONER REGULATORY REVOLVING FUND
STATEMENT OF REVENUE AND DISBURSEMENTS FOR FISCAL YEARS
ENDED JUNE 30, 1983 AND JUNE 30, 1982

	1983	1982	Increase (Decrease)
REVENUE			
Bank Examination Fee	385,301.34	277,532.35	107,768.99
S/B & Loan Examination Fees	18,557.84	14,412.08	4,145.76
Small Loan Examination Fees	43,337.66	42,137.39	1,200.27
Miscellaneous Fees	52,495.88	38,451.57	14,044.31
Refund/Reimbursement - Prior Fiscal Year	1,217.50	456.22	761.28
TOTAL REVENUE *	$500,910.22	$372,989.61	$127,920.61
Current Fees Billed - Not Received	$11,458.90	$17,287.89	
DISBURSEMENTS			
Salaries	312,268.67	286,692.56	25,576.11
Travel	11,522.95	6,213.56	5,309.39
Contractual Services	24,966.66	14,915.42	10,051.24
Supplies and Materials	6,513.88	6,261.66	252.22
Capital Outlay	4,930.93	3,224.34	1,706.59
Fringe Benefits	82,928.49	72,288.89	10,639.60
Revenue Refunds	1,103.27	---	1,103.27
TOTAL DISBURSEMENTS	$444,234.85	$389,596.43	$54,638.42
Excess - Revenue over Disbursements	$56,675.37	$(16,606.82)	
Fund Balance - Previous Year	159,312.01	175,918.83	
FUND BALANCE - CASH	$215,987.38	$159,312.01	
Encumbrances	7,806.23	8,566.17	
FUND BALANCE - NET	$208,181.15	$150,745.84	

*Fiscal '82 Revenue includes $122,239.75 of Fiscal '83 Supervisory Assessments paid in advance. Fiscal '83 Revenue includes $142,380.05 of Fiscal '84 Supervisory Assessments paid in advance.

COMPARATIVE STATEMENT OF GENERAL FUND REVENUE AND DISBURSEMENTS
FOR FISCAL YEARS ENDED JUNE 30, 1983 AND JUNE 30, 1982

	1983	1982	Increase (Decrease)
REVENUE			
Bank Franchise Tax	4,072,591.26	2,181,525.00	1,891,066.26
S/B & Loan License Fees	1,300.00	1,100.00	200.00
S/B & Loan Franchise Tax	474.84	1,010.43	(535.59)
Small Loan Company License Fees	6,450.00	8,650.00	(2,200.00)
MVSF License Fees	11,150.00	10,100.00	1,050.00
Miscellaneous License Fees	62,241.00	93,705.00	(31,464.00)
TOTAL REVENUE	$4,154,207.10	$2,296,090.43	$1,858,116.67
Current Fees Billed - Not Received	$300.00	$300.00	-0-

CONSOLIDATED STATEMENTS

COMPARATIVE CONSOLIDATED REPORTS OF CONDITION
ALL BANKS IN THE STATE OF DELAWARE
AS OF JUNE 30, 1983 AND JUNE 30, 1982

OFFICE OF THE STATE BANK COMMISSIONER
THOMAS COLLINS BUILDING, P. O. BOX 1401
DOVER, DELAWARE 19901

(IN THOUSANDS)

	Non-Deposit Trust Companies			Banking Institutions - 1983					
	Total 1983	Total 1982	Increase (Decrease)	Commercial	Mutual	National	Total 1983	Total 1982	Increase (Decrease)
ASSETS:									
Cash and Due from Depository Institutions	268	470	(202)	998,391	69,667	132,648	1,200,706	868,938	331,768
U. S. Treasury Securities	199	200	(1)	739,647	303,181	85,709	1,128,537	525,166	603,371
Obligations of other U.S. Gov. Agencies & Corps.	---	---	---	212,586	---	30,087	242,673	236,436	6,237
Obligations of States & Political Subdivisions	---	---	---	454,923	29,756	25,045	509,724	415,342	94,382
All other Securities	1,128	297	831	72,385	173,884	22,677	268,946	247,523	21,423
Corporate Stock - Federal Reserve Stock	---	---	---	27,150	42,233	3,632	73,015	60,603	12,412
Trading Account Securities	---	---	---	45,620	---	---	45,620	---	45,620
Federal Funds Sold & Securities Purchased	---	---	---	390,900	16,300	70,972	478,172	301,709	176,463
Loans - Net	---	---	---	4,642,046	460,428	1,695,462	6,797,936	3,562,044	3,235,892
Lease Financing Receivables	---	---	---	14,129	---	---	14,129	14,490	(361)
Bank Premises, Furniture & Fixtures	606	442	164	87,155	10,325	31,874	129,354	84,294	45,060
Real Estate Owned other than Bank Premises	---	---	---	1,794	3,546	2,539	7,879	6,060	1,819
Investments in Unconsolidated Subsidiaries	125	---	125	---	---	---	---	872	(872)
Customers' Liability to Bank, Acceptances O/S	---	---	---	385	---	---	385	275	110
Other Assets	1,873,494	1,398,852	474,642	105,243	26,615	35,034	166,892	115,667	51,225
TOTAL ASSETS:	$1,875,820	$1,400,261	$475,559	$7,792,554	$1,135,935	$2,135,679	$11,064,068	$6,434,619	$4,629,449
LIABILITIES:									
Demand Deposits of Indivs., Ptnships., & Corps.	---	---	---	992,766	53,596	99,430	1,145,792	740,015	405,777
Time & Savings Deposits, Indivs., Ptnships., Corps.	---	---	---	3,972,823	975,241	938,623	5,886,687	3,650,278	2,236,409
Deposits of United States Government	---	---	---	3,867	---	901	4,768	9,577	(4,809)
Deposits of States & Political Subdivisions	---	---	---	59,341	---	36,678	96,019	81,534	14,485
Deposits of Commercial Banks	---	---	---	155,362	---	---	155,362	69,994	85,368
Certified and Officers' Checks	---	---	---	20,160	---	16,982	37,142	21,785	15,357
TOTAL DEPOSITS:	---	---	---	$5,204,319	$1,028,837	$1,092,614	$7,325,770	$4,573,183	$2,752,587
Federal Funds Purchased & Securities Sold etc.	---	---	---	869,655	24,581	183,184	1,077,420	739,927	337,493
Interest-Bearing Demand Notes issued to U.S. Treas.	---	---	---	120,475	---	22,910	143,385	71,819	71,566
Other Liabilities for borrowed money	---	---	---	496,678	527	526,851	1,024,056	131,045	893,011
Mortgage Indebtedness and Liability	---	---	---	4,414	---	7,722	12,136	3,926	8,210
Bank's Liability on Accepts. executed and O/S	---	---	---	385	---	---	385	275	110
Other Liabilities	1,871,060	1,397,714	473,346	155,185	34,359	51,198	240,742	159,048	81,694
TOTAL LIABILITIES:	$1,871,060	$1,397,714	$473,346	$6,851,111	$1,088,304	$1,884,479	$9,824,894	$5,679,223	$4,144,671
Subordinated Notes and Debentures	---	---	---	120,000	---	---	120,000	120,000	---
EQUITY CAPITAL:									
Preferred Stock	---	---	---	---	---	13,500	13,500	500	13,000
Common Stock	902	402	500	217,717	---	87,112	304,829	204,081	100,748
Surplus	251	1	250	445,658	41,938	115,925	603,520	296,721	306,799
Undivided Profits	3,347	2,002	1,345	157,868	(2,117)	34,544	190,295	128,116	61,979
Reserve for Contingencies & other Capital Reserves	260	142	118	---	7,810	---	7,810	10,526	(2,716)
TOTAL EQUITY CAPITAL:	$4,760	$2,547	$2,213	$821,243	$47,631	$251,080	$1,119,974	$640,144	$479,830
TOTAL LIABILITIES & EQUITY CAPITAL:	$1,875,820	$1,400,261	$475,559	$7,792,554	$1,135,935	$2,135,679	$11,064,068	$6,439,417	$4,624,651
Number of Institutions and Branches	2	2	1	126	26	56	208	200	8

ABSTRACT OF CALL REPORTS OF STATE-CHARTERED COMMERCIAL BANKS
DURING THE YEAR JULY 1, 1982 THROUGH JUNE 30, 1983

	6-30-83 (In Thousands)	3-31-83 (In Thousands)	12-31-82 (In Thousands)	9-30-82 (In Thousands)
Number of Banks & Branches	126	124	159	157
ASSETS:				
Cash and Due from Depository Institutions	998,391	1,017,587	912,251	916,005
U. S. Treasury Securities	739,647	673,092	611,465	493,119
Obligations of other U. S. Gov. Agencies & Corps.	212,586	211,131	203,858	229,179
Obligations of States & Political Subdivisions	454,923	462,765	479,194	415,672
All other Securities	72,385	64,362	81,942	92,020
Corporate Stock - Federal Reserve Stock	27,150	27,173	22,473	19,144
Trading Account Securities	45,620	30,440	19,909	---
Federal Funds Sold & Securities Purchased	390,900	326,988	325,016	185,063
Loans - Net	4,642,946	3,899,194	3,951,905	2,758,917
Lease Financing Receivables	14,329	14,342	14,199	14,563
Bank Premises, Furniture & Fixtures	87,155	83,414	68,922	64,935
Real Estate Owned other than Bank Premises	1,794	825	2,240	1,997
Investments in Unconsolidated Subsidiaries	---	---	534	862
Customers' Liability to Bank, Acceptances O/S	385	395	20	299
Other Assets	105,243	105,401	102,916	103,196
TOTAL ASSETS:	$7,792,554	$6,916,569	$6,799,244	$5,494,971
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	992,766	953,080	748,847	681,225
Time & Savings Deposits of Indivs., Ptnships., Corps.	3,972,823	3,228,692	3,847,982	2,959,819
Deposits of U. S. Government	3,867	5,335	8,731	3,066
Deposits of States and Political Subdivisions	59,341	79,681	85,287	101,744
Deposits of Commercial Banks	155,362	106,200	8,281	4,754
Certified and Officers' Checks	20,160	17,381	23,171	18,819
TOTAL DEPOSITS:	$5,204,319	$4,390,369	$4,722,299	3,771,427
Federal Funds Purchased & Securities Sold etc.	869,655	988,824	893,189	729,892
Interest-bearing demand notes issued to U.S. Treasury	120,475	341,413	132,183	73,236
Other Liabilities for borrowed money	496,678	151,509	137,194	140,310
Mortgage Indebtedness and Liability	4,414	422	3,662	3,695
Bank's Liability on Accepts. executed & O/S	385	395	20	299
Other Liabilities	155,385	131,873	137,809	164,594
TOTAL LIABILITIES:	$6,851,311	$6,004,805	$6,026,356	$4,881,454
Subordinated Notes and Debentures	120,000	120,000	120,000	120,000
EQUITY CAPITAL:				
Preferred Stock	---	---	---	---
Common Stock	217,717	217,616	185,914	150,914
Surplus	445,658	430,352	319,610	204,610
Undivided Profits	157,868	143,796	147,364	135,993
Reserve for Contingencies & other Capital Reserves	---	---	---	---
TOTAL EQUITY CAPITAL:	$821,243	$791,764	$652,888	$491,517
TOTAL LIABILITIES & EQUITY CAPITAL:	$7,792,554	$6,916,569	$6,799,244	$5,494,971

ABSTRACT OF CALL REPORTS OF NON-DEPOSIT TRUST COMPANIES
DURING THE YEAR JULY 1, 1982 THROUGH JUNE 30, 1983

	6-30-83 (In Thousands)	3-31-83 (In Thousands)	12-31-82 (In Thousands)	9-30-82 (In Thousands)
Number of Non-Deposit Trust Companies	3	3	3	3
ASSETS:				
Cash and Due from Depository Institutions	268	605	379	296
U. S. Treasury Securities	199	199	200	200
All Other Securities	1,128	1,282	1,329	1,843
Loans - Net	---	---	---	650
Bank Premises, Furniture and Fixtures	606	453	421	391
Other Assets	1,873,619	1,615,673	1,684,279	1,468,846
TOTAL ASSETS:	$1,875,820	$1,618,112	$1,686,608	$1,471,136
LIABILITIES:				
Other Liabilities	1,871,060	1,614,646	1,683,809	1,468,401
TOTAL LIABILITIES:	$1,871,060	$1,614,646	$1,683,809	$1,468,401
EQUITY CAPITAL:				
Common Stock	902	902	902	902
Surplus	251	251	251	251
Undivided Profits	3,347	2,171	1,186	1,440
Reserve for Contingencies	260	142	260	142
TOTAL EQUITY CAPITAL:	$4,760	$3,466	$2,799	$2,735
TOTAL LIABILITIES & EQUITY CAPITAL:	$1,875,820	$1,618,112	$1,686,608	$1,471,136

ABSTRACT OF CALL REPORTS OF MUTUAL SAVINGS BANKS
DURING THE YEAR JULY 1, 1982 THROUGH JUNE 30, 1983

	6-30-83 (In Thousands)	3-31-83 (In Thousands)	12-31-82 (In Thousands)	9-30-82 (In Thousands)
Number of Banks & Branches	26	26	26	26
ASSETS:				
Cash and Due from Depository Institutions	69,667	73,170	59,437	117,301
U. S. Treasury Securities	303,181	174,039	86,038	71,042
Obligations of States & Political Subdivisions	29,756	29,753	29,748	29,744
All other Securities	173,884	173,162	169,002	167,858
Corporate Stock	42,233	40,652	39,896	41,031
Federal Funds Sold & Securities Purchased	16,300	39,300	40,000	18,300
Loans - Net	460,428	539,490	593,146	579,394
Bank Premises, Furniture & Fixtures	10,325	11,485	10,277	10,409
Real Estate Owned other than Bank Premises	3,546	2,297	2,292	1,246
Other Assets	26,615	14,167	14,290	17,469
TOTAL ASSETS:	$1,135,935	$1,097,515	$1,044,126	$1,054,834
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	53,596	53,137	51,813	47,999
Time and Savings Deposits of Indivs., Ptnships., & Corps.	975,241	966,558	929,439	883,620
TOTAL DEPOSITS:	$1,028,837	$1,019,695	$981,252	$931,619
Federal Funds Purchased & Securities Sold etc.	24,581	16,065	6,121	40,641
Other Liabilities for Borrowed Money	527	---	---	---
Other Liabilities	34,359	13,586	6,689	29,626
TOTAL LIABILITIES:	$1,088,304	$1,049,346	$994,062	$1,001,886
EQUITY CAPITAL:				
Surplus	41,938	41,806	49,162	49,143
Undivided Profits	(2,117)	(1,447)	(9,624)	(6,721)
Reserve for Contingencies	7,810	7,810	10,526	10,526
TOTAL EQUITY CAPITAL:	$47,631	$48,169	$50,064	$52,948
TOTAL LIABILITIES & EQUITY CAPITAL:	$1,135,935	$1,097,515	$1,044,126	$1,054,834

ABSTRACT OF CALL REPORTS OF NATIONAL BANKS
DURING THE YEAR JULY 1, 1982 THROUGH JUNE 30, 1983

	6-30-83 (In Thousands)	3-31-83 (In Thousands)	12-31-82 (In Thousands)	9-30-82 (In Thousands)
Number of Banks and Branches	56	56	20	20
ASSETS:				
Cash and Due from Depository Institutions	132,648	97,829	58,441	39,647
U. S. Treasury Securities	85,759	75,481	26,909	28,815
Obligations of other U. S. Gov. Agencies & Corps.	30,087	33,820	5,494	4,792
Obligations of States & Political Subdivisions	25,045	30,626	14,653	13,404
All other Securities	22,577	20,911	2,971	3,752
Corporate Stock - Federal Reserve Stock	3,632	3,257	1,113	303
Federal Funds Sold & Securities Purchased	70,972	90,671	48,770	65,375
Loans - Net	1,695,462	1,270,604	771,473	617,455
Bank Premises, Furniture & Fixtures	31,874	23,581	12,836	12,174
Real Estate Owned other than Bank Premises	2,539	2,567	27	52
Investments in Unconsolidated Subsidiaries	---	---	---	---
Other Assets	35,014	29,677	16,357	10,051
TOTAL ASSETS:	$2,135,579	$1,679,024	$959,044	$795,820
LIABILITIES:				
Demand Deposits of Indivs., Ptnships., & Corps.	99,430	111,521	27,670	23,000
Time & Savings Deposits of Indivs., Ptnships., & Corps.	938,623	908,110	529,223	338,879
Deposits of United States Government	901	222	122	200
Deposits of States and Political Subdivisions	36,678	33,356	2,626	3,156
Deposits of Commercial Banks	---	9	---	49,518
Certified and Officers' Checks	16,982	19,772	3,294	2,569
TOTAL DEPOSITS:	$1,092,614	$1,072,990	$562,935	$417,322
Federal Funds Purchased & Securities Sold etc.	183,184	255,352	156,112	162,954
Interest-Bearing Demand Notes issued to U. S. Treasury	22,910	37,672	45,580	76,162
Other Liabilities for Borrowed Money	526,851	77,101	---	---
Mortgage Indebtedness and Liability	7,722	3,017	789	812
Other Liabilities	51,198	34,119	28,915	20,214
TOTAL LIABILITIES:	$1,884,479	$1,480,251	$794,331	$677,464
Subordinated Notes and Debentures	---	---	23,485	---
EQUITY CAPITAL:				
Preferred Stock	13,500	13,500	500	500
Common Stock	87,132	72,482	67,482	58,967
Surplus	115,924	79,274	59,783	51,124
Undivided Profits	34,544	33,517	13,463	7,765
Reserve for Contingencies & other Capital Reserves	---	---	---	---
TOTAL EQUITY CAPITAL:	$251,100	$198,773	$141,228	$118,356
TOTAL LIABILITIES & EQUITY CAPITAL:	$2,135,579	$1,679,024	$959,044	$795,820

COMPARATIVE CONSOLIDATED STATEMENT OF
STATE-CHARTERED SAVINGS/BUILDING & LOAN ASSOCIATIONS
AS OF JUNE 30, 1983 AND JUNE 30, 1982

	6-30-83	6-30-82	Increase (Decrease)
Number of Associations and Branches	13	15	(2)
ASSETS			
First Mortgage Loans	72,712,599	68,482,431	4,230,168
Other Loans	2,956,019	3,422,109	(466,090)
Other Real Estate Owned	5,213	5,214	(1)
U. S. Government Obligations	175,596	175,597	(1)
Other Investments	9,473,155	3,419,425	6,053,730
Cash on Hand and in Banks	4,151,221	1,284,269	2,866,952
Fixed Assets	763,451	797,120	(33,669)
Other Assets	3,036,256	3,452,965	(416,709)
TOTAL ASSETS	$93,273,510	$81,039,130	$12,234,380
Installment Stock Dues (Serial Shares)	1,305,051	1,515,953	(210,902)
Earnings Apportioned	385,507	453,390	(67,883)
Full Paid Stock	10,410,701	8,831,769	1,578,932
Installment Full Paid Stock	10,596,109	12,410,628	(1,814,519)
Undivided Profits	1,805,767	24,140,396	(22,334,629)
Other Capital Accounts	33,086,859	18,534,532	14,552,327
TOTAL CAPITAL	57,589,994	65,886,668	(8,296,674)
Borrowed Money	10,062,520	8,907,625	1,154,895
Loans in Process	350,194	85,294	264,900
Other Liabilities	22,947,371	2,801,403	20,145,968
Specific Reserves	940,115	936,408	3,707
General Reserves	1,383,316	2,421,732	(1,038,416)
TOTAL LIABILITIES	$93,273,510	$81,039,130	$12,234,380

COMPARATIVE CONSOLIDATED STATEMENT OF
FEDERALLY-CHARTERED SAVINGS AND LOAN ASSOCIATIONS
AS OF JUNE 30, 1983 AND JUNE 30, 1982

	6-30-83 (In Thousands)	6-30-82 (In Thousands)	Increase (Decrease)
Number of Associations and Branches	11	11	-0-
ASSETS			
First Mortgage Loans	115,267	153,249	(37,982)
Other Loans	16,056	4,411	11,645
Real Estate Sold on Contract	---	1,225	(1,225)
Other Real Estate Owned	1,396	1,473	(77)
U. S. Gov. Obligations	,474	---	5,474
Other Investments	29,416	12,488	16,928
Cash on Hand and in Banks	3,327	1,514	1,813
Fixed Assets	1,981	2,051	(70)
Other Assets	19,154	5,822	13,332
TOTAL ASSETS	$192,071	$182,233	$9,838
LIABILITIES			
Undivided Profits (Including Current Earnings not Distributed)	3,310	---	3,310
Other Capital Accounts	---	156,658	(156,658)
TOTAL CAPITAL	3,310	156,658	(153,348)
Borrowed Money	9,305	14,198	(4,893)
Loans in Process	1,510	490	1,020
Other Liabilities	175,414	5,739	169,675
Reserve for Losses on Loans	2,510	5,121	(2,611)
Reserve for Contingencies	22	27	(5)
TOTAL LIABILITIES	$192,071	$182,233	$9,838

CONSOLIDATED STATEMENT OF PERSONAL AND RETAIL
INSTALLMENT PAPER OF ALL LOAN COMPANIES OF
THE STATE OF DELAWARE

	Number of Companies	Number of Loans	Retail Installment Paper	Personal Installment Loans	TOTAL	Average Loan
6-30-1965	38	28,811	3,636,980	14,553,827	18,190,807	631
6-30-1966	46	37,465	3,648,164	22,888,095	26,536,259	708
6-30-1967	45	45,479	4,830,680	27,646,768	32,477,448	714
6-30-1968	45	48,608	3,946,206	31,345,656	35,291,862	726
6-30-1969	45	50,672	2,119,791	34,169,085	36,288,876	716
6-30-1970	43	49,944	4,427,720	34,869,231	39,296,951	787
6-30-1971	41	52,460	4,956,519	37,898,630	42,855,149	817
6-30-1972	61	53,372	3,840,835	44,056,509	47,897,344	897
6-30-1973	72	53,605	4,762,768	60,443,574	65,206,342	1,216
6-30-1974	74	69,584	9,578,691	71,690,231	81,268,922	1,168
6-30-1975	67	55,450	9,008,589	72,579,863	81,588,452	1,471
6-30-1976	65	62,754	8,507,554	79,580,069	87,965,623	1,401
6-30-1977	63	66,719	18,806,840	83,169,327	101,976,167	1,528
6-30-1978	69	70,613	9,787,929	101,501,047	111,288,976	1,576
6-30-1979	71	75,343	12,711,768	115,254,322	127,966,690	1,698
*6-30-1980	69	92,668	12,527,151	156,514,138	169,041,289	1,824
6-30-1981	66	69,901	12,334,982	128,482,038	140,817,020	2,015
6-30-1982	60	59,248	10,664,016	117,305,037	127,969,053	2,160
6-30-1983	56	52,543	14,087,309	96,405,116	110,492,425	2,103

*FIGURES REPORTED FOR 1980 WERE INFLATED DUE TO ERRONEOUS REPORT BY A LICENSEE.

STATEMENTS
OF
STATE-CHARTERED
COMMERCIAL BANKS

BALTIMORE TRUST COMPANY

OFFICERS

President and Chairman of the Board	Preston C. Townsend
Senior Vice President and Secretary	A. Carlton Moore
Vice President and Cashier	Robert E. Dickerson
Vice President	J. Townsend Tubbs
Vice President and Branch Manager	Clayton L. Ringler
Vice President	Leroy B. Truitt
Vice President	Ralph E. Davis
Vice President	Edwin L. Layton
Assistant Vice President and Trust Officer	Russell D. Brittingham
Assistant Vice President, Security Officer and Compliance Officer	D. Brent Hurley
Assistant Vice President, Assistant Secretary and Personnel Officer	Janet L. McCabe
Assistant Vice President and Branch Manager	Geraldine H. Cobb
Assistant Vice President and Assistant Secretary	Ralph A. Mills
Assistant Cashier	Rena H. Evans
Assistant Trust Officer	Agnes G. Hitchens
Assistant Cashier	Nancy E. McCabe
Assistant Cashier	Shirley Tedley
Auditor	B. Philip Lynch, Jr.

DIRECTORS

Thurman Adams, Jr.
Eugene Bunting
G. Herbert Calhoun
Ralph E. Davis
John C. Hammond
Sally W. Hickman
William A. Law
Edwin L. Layton
Richard I. Lewis
Paul A. Lynch
William O. Murray
William R. Murray
Robert F. Rider
William P. Short, Jr.
Daisy R. Townsend
P. Coleman Townsend, Jr.
Preston C. Townsend
Leroy B. Truitt
J. Townsend Tubbs

BALTIMORE TRUST COMPANY

One West Church Street

Selbyville, DE 19975 P. O. Box 272 SUSSEX COUNTY

Organized 1903

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 4,128
U. S. Treasury Securities		6,195
Obligations of other U.S. Gov. Agencies & Corps.		4,100
Obligations of States & Political Subdivisions		9,576
All other Securities		317
Federal Funds Sold and Securities Purchased		18,000
Loans - Net		50,989
Bank Premises, Furniture and Fixtures		1,434
Real Estate Owned other than Bank Premises		34
All other Assets		1,048
TOTAL ASSETS		$ 95,821
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 15,387
Time & Savings Deposits of Indivs., Ptnships., & Corps.		64,994
Deposits of U. S. Government		92
Deposits of States and Political Subdivisions		571
Certified and Officers' Checks		471
TOTAL DEPOSITS		$ 81,515
(A) Total Demand Deposits	16,303	
(B) Total Time & Savings Deposits	65,212	
Federal Funds Purchased and Securities Sold		2,000
All other Liabilities		1,754
TOTAL LIABILITIES		$ 85,269
EQUITY CAPITAL		
Common Stock		200
Surplus		4,000
Undivided Profits and Reserve for Contingencies		6,352
TOTAL EQUITY CAPITAL		$ 10,552
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 95,821

Member of Federal Deposit Insurance Corporation

3 Branch Locations in Sussex County

BANK OF DELAWARE

OFFICERS

Chairman of the Board and Chief Executive Officer	Jeremiah P. Shea
President	David McMillan
Senior Executive Vice President	John J. Corrigan
Executive Vice President	Hugh A. George
Senior Vice President	Lawrence T. Alford
Senior Vice President	Leo F. Brennan
Senior Vice President	Francis J. Karpinski
Senior Vice President	Edward F. Massaglia
Senior Vice President	Calvert A. Morgan, Jr.
Senior Vice President	Robert B. Rickards
Vice President and Secretary	Joseph N. Sgroi, Jr.
Vice President	Robert U. Altemus, Jr.
Vice President	Michael J. Bright
Vice President	Paul R. Carey
Vice President	Joseph K. Champness
Vice President	Robert C. Corson
Vice President	Wayne L. Dawson
Vice President	George W. Forbes, III
Vice President	Brice M. Hickman
Vice President	Robert T. Hughes
Vice President	Richard L. Johnston
Vice President	Keith J. Joos
Vice President	William H. Kent
Vice President	W. Kendall Kintigh
Vice President	James E. Kitchen
Vice President	Edgar B. Loring
Vice President	William M. Lowther
Vice President	Joseph A. Lucchesi
Vice President	John A. McKenna
Vice President	Edwin J. Morris
Vice President	Linda N. Outlaw
Vice President	Herschel H. Quillen, III
Vice President	Enoch S. Richards, Jr.
Vice President	John T. Shannon
Vice President	John A. Shinn, Jr.
Vice President	E. Richmond Steele, Jr.
Vice President	Carolyn L. Stoner
Vice President	Alan S. Trench
Vice President	Edward F. Wheatley
Vice President and Training Director	Dorothy J. White
Vice President	Robin L. Williams
Auditor	Andrew A. Romano
Comptroller	Francis A. Lazarczyk, Jr.
Resident Counsel	Edward L. Burge
Treasurer	Joseph F. Kwiatkowski

DIRECTORS

Warren L. Allen, Sr.	Foster S. Friess, C.F.A.
David K. Barnes, Ph. D.	Hudson E. Gruwell
Charles D. Broll	Aubrey B. Lank, Esq.
Edmund N. Carpenter, II, Esq.	Thomas J. Maloney
William G. Copeland	David McMillan
John P. Cornell	William D. Patterson
John J. Corrigan	Charles B. Reeder, Ph. D.
Eleanor D. Craig	Jeremiah P. Shea
Thomas B. Derrickson	Benjamin Vinton, Jr.
Eugene DiSabatino	J. Reese White, Jr.
W. Coleman Edgar	Willard T. White, Jr.

Harry David Zutz

BANK OF DELAWARE

300 Delaware Avenue

WILMINGTON, DE 19899 | Organized 1885 | NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 104,527
U. S. Treasury Securities		118,143
Obligations of other U. S. Gov. Agencies		24,017
Obligations of States & Political Subdivisions		102,704
Other Bonds, Notes, and Debentures		31,748
Federal Reserve Stock and Corporate Stock		13,131
Federal Funds Sold & Securities Purchased		7,950
Loans - Net		584,328
Lease Financing Receivables		4,393
Bank Premises, Furniture and Fixtures		12,548
Real Estate Owned other than Bank Premises		412
Customers' Liability to Bank		380
Other Assets		22,561
TOTAL ASSETS		$ 1,026,842
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 158,535
Time & Savings Deposits of Indivs., Ptnships., & Corps.		621,317
Deposits of U. S. Government		864
Deposits of States & Political Subdivisions		28,325
Deposits of Commercial Banks		679
Certified and Officers' Checks		5,306
TOTAL DEPOSITS		$ 814,726
(A) Total Demand Deposits	165,637	
(B) Total Time & Savings Deposits	649,089	
Federal Funds Purchased and Securities Sold		110,460
Interest-bearing Demand Notes		10,711
Other Liabilities for Borrowed Money		32
Bank's Liability on Acceptances		380
Other Liabilities		26,185
TOTAL LIABILITIES		$ 962,494
EQUITY CAPITAL		
Common Stock		500
Surplus		33,497
Undivided Profits		30,351
TOTAL EQUITY CAPITAL		$ 64,348
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,026,842

Member of Federal Deposit Insurance Corporation

33 Statewide Branch Locations

CHEMICAL BANK (DELAWARE)

OFFICERS

President and Chief Executive Officer	William D. Baird, Jr.
Deputy and Chief Administrative Officer	Peter R. Pollock
Secretary and General Counsel	William M. Aukamp
Manager of Public Relations	Linda C. Drake
Operations Group Manager	Eric J. Edstrom
Manager of Credit Administration	Stephen D. Harrison
Manager of Real Estate Group	Nancy R. McArthur
Manager of Financial Institutions Group	Robert B. Meyer, Jr.
Manager of Human Resources	Helen P. Sandberg
Finance Manager	A. George Valentine
Manager of Corporate Group	Jay R. Weppler
Treasurer	Albert Williams

DIRECTORS

William D. Baird, Jr.
William B. Harrison, Jr.
John D. Kyle
Kenneth N. LaVine
Peter R. Pollock

CHEMICAL BANK (DELAWARE)

One Rodney Square

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 38,375
Federal Reserve Stock and Corporate Stock		3,000
Trading Account Securities		45,620
Federal Funds Sold and Securities Purchased		40,000
Loans - Net		1,149,148
Bank Premises, Furniture and Fixtures		1,823
All other Assets		12,380
TOTAL ASSETS		$ 1,290,346
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,021
Time & Savings Deposits of Indivs., Ptnships., & Corps.		787,732
Deposits of Commercial Banks		10,690
Certified and Officers' Checks		263
TOTAL DEPOSITS		$ 801,706
(A) Total Demand Deposits	3,284	
(B) Total Time & Savings Deposits	798,422	
Federal Funds Purchased and Securities Sold		85,850
Other Liabilities for Borrowed Money		283,000
Other Liabilities		13,968
TOTAL LIABILITIES		$ 1,184,524
EQUITY CAPITAL		
Common Stock		10,000
Surplus		90,000
Undivided Profits		5,822
TOTAL EQUITY CAPITAL		$ 105,822
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,290,346

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

1 Foreign Branch Location, Cayman Islands

CITIBANK (DELAWARE)

OFFICERS

President and Chief Executive Officer	Earl W. Glazier, Jr.
Vice President	Mathew J. Capoziello
Vice President	Richard J. Ferranti
Vice President	Robert S. Grabowski
Vice President	Richard D. Martin
Treasurer	Bobby W. Smith
Chief Operating Officer	Barry P. Keane
Chief Personnel Officer	Megan G. Ogle

DIRECTORS

Earl W. Glazier, Jr.	William A. Lockwood
R. Max Gould	Patrick J. Mulhern
Donald S. Howard	Lawrence M. Small

CITIBANK (DELAWARE)

One Penn's Way

NEW CASTLE, DE 19720 | Organized 1982 | NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 32,074
U. S. Treasury Securities		300
Loans - Net		25,000
Bank Premises, Furniture and Fixtures		103
All other Assets		1,859
TOTAL ASSETS		$ 59,336
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 847
Time & Savings Deposits of Indivs., Ptnships., & Corps.		2,000
All other Deposits		6,115
Certified and Officers' Checks		63
TOTAL DEPOSITS		$ 9,025
(A) Total Demand Deposits	7,025	
(B) Total Time and Savings Deposits	2,000	
All other Liabilities		783
TOTAL LIABILITIES		$ 9,808
EQUITY CAPITAL		
Common Stock		25,000
Surplus		25,000
Undivided Profits and Reserve for Contingencies		(472)
TOTAL EQUITY CAPITAL		$ 49,528
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 59,336

Member of Federal Deposit Insurance Corporation

THE CLAYTON BANK AND TRUST COMPANY

OFFICERS

Chairman of the Board	John J. Roth, Sr.
President and Trust Officer	William H. Walters
Vice President	Ernest E. Smith
Secretary	Clarence S. Collins, Jr.
Cashi	Pearl E. Cole
Assistant Cashier	Joanna A. Coverdale
Assistant Trust Officer	William H. Vaughn

DIRECTORS

Robert M. Biger	John J. Roth, Sr.
Beulah S. Blendt	Ernest F. Smith
Clarence S. Collins, Jr.	William H. Walters
Albert J. Pleasanton	William H. Willis, Jr.

THE CLAYTON BANK AND TRUST COMPANY

Main Street

CLAYTON, DE 19938 P.O. Box 216 KENT COUNTY

Organized 1913

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 865
U. S. Treasury Securities		2,906
Obligations of other U. S. Gov. Agencies & Corps.		894
Federal Funds Sold and Securities Purchased		1,250
Loans - Net		6,411
Bank Premises, Furniture and Fixtures		188
Real Estate Owned other than Bank Premises		167
All other Assets		77
TOTAL ASSETS		$ 12,758
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 1,949
Time & Savings Deposits of Indivs., Ptnships., & Corps.		9,199
Deposits of U. S. Government		6
Deposits of States and Political Subdivisions		152
Certified and Officers' Checks		49
TOTAL DEPOSITS		$ 11,355
(A) Total Demand Deposits	2,057	
(B) Total Time & Savings Deposits	9,298	
All other Liabilities		224
TOTAL LIABILITIES		$ 11,579
EQUITY CAPITAL		
Common Stock		200
Surplus		200
Undivided Profits and Reserve for Contingencies		779
TOTAL EQUITY CAPITAL		$ 1,179
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 12,758

Member of Federal Deposit Insurance Corporation

DELAWARE TRUST COMPANY

OFFICERS

Chairman and Chief Executive Officer	J. H. Tyler McConnell
Vice Chairman of the Board	William C. Lickle
President and Chief Operating Officer	John F. Porter, III
Executive Vice President and Secretary	Bryan S. Colbourn
Executive Vice President	William L. Rhoads, III
Executive Vice President and Chief Financial Officer	Philip W. Seibold
Senior Vice President	William J. Bradley
Senior Vice President	John F. Downham
Senior Vice President	Walter J. Durham, Jr.
Senior Vice President and Economist	Rolf F. Eriksen
Senior Vice President	John C. Goodman
Senior Vice President	Kenneth L. Holmes
Senior Vice President	Karl L. Johnston
Senior Vice President and Controller	David H. Macke
Senior Vice President	David C. Rittenhouse
Senior Vice President	W. Laird Stabler, Jr.
Senior Vice President	Daniel J. Strecker
Senior Vice President	George V. Wood
Senior Vice President	F. Samuel Wilcox, III
Senior Vice President	Kemp A. Wright
Vice President	William C. Abernethy
Vice President and Budget Director	George W. Austin
Vice President	David W. Baldt
Vice President	Ralph L. Baldwin
Vice President	Benjamin J. Bertino
Vice President	Richard G. Bevan
Vice President and Treasurer	E. Matthew Brown
Vice President	Willard T. Bullock
Vice President	David J. Coll, Jr.
Vice President	William A. Corbishley
Vice President	Robert L. Duke, IV
Vice President	George M. Fisher, IV
Vice President and Deputy Controller	R. Edward Herman
Vice President	Anthony P. Higgins
Vice President	Carl E. Hostetter
Vice President	Charles T. Hunter
Vice President	Ross C. Iudica
Vice President	William G. Killinger
Vice President	Hugh D. Leahy, Jr.
Vice President	L. Cass Ledyard, Jr.
Vice President	Edmund N. Livingston
Vice President	Leon G. Lockerman
Vice President	William N. McDonald
Vice President	A. Kirk Mearns, Jr.
Vice President	Arloe R. Olsen, Jr.
Vice President	Joan L. Palmer
Vice President	John H. Reed
Vice President	James J. Riley
Vice President	Robert K. Shadduck
Vice President	George H. Trapnell
Vice President	Ranney B. Ward
Vice President	John F. Wilbraham
Vice President	Donald R. Williams
Vice President	H. Reese Wilson
Vice President and Deputy Controller	Michael Yacyk, Jr.
Vice President and Personnel Director	Robert L. Yori
Auditor	Edward B. Spangenberg

DIRECTORS

David F. Anderson	Irenee duPont May
Robert P. Barnett	J. H. Tyler McConnell
Arthur G. Connolly, Jr.	Irving Morris
Harry Corless	W. Duncan Patterson, Jr.
Bruce M. Donaldson	Blaine T. Phillips
William duPont, III	John F. Porter, III
Alexander F. Giacco	W. Glasgow Reynolds
Joseph F. Hulihan	William L. Rhoads, III
John T. Jackson	Robert J. Richardson
Walter J. Laird, Jr.	Philip W. Seibold
William C. Lickle	W. Laird Stabler, Jr.
Hart T. Mankin	George Strawbridge, Jr.
John M. Martin	E. A. Trabant
James C. Willcox	

DELAWARE TRUST COMPANY

900 Market Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 89,832
U. S. Treasury Securities		150,096
Obligations of other U. S. Gov. Agencies & Corps.		42,305
Obligations of States & Political Subdivisions		83,302
Federal Reserve Stock and Corporate Stock		9
Federal Funds Sold and Securities Purchased		34,900
Loans - Net		317,751
Bank Premises, Furniture & Fixtures		14,112
Real Estate Owned other than Bank Premises		985
All other Assets		10,549
TOTAL ASSETS		$ 743,841
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 138,382
Time & Savings Deposits of Indivs., Ptnships., & Corps.		500,592
Deposits of United States Government		1,571
Deposits of States & Political Subdivisions		1,106
Deposits of Commercial Banks		67
Certified and Officers' Checks		3,003
TOTAL DEPOSITS		$ 644,721
(A) Total Demand Deposits	143,192	
(B) Total Time and Savings Deposits	501,529	
Federal Funds Purchased & Securities Sold		35,498
Other Liabilities		17,605
TOTAL LIABILITIES		$ 697,824
EQUITY CAPITAL		
Common Stock		2,001
Surplus		25,008
Undivided Profits		19,008
TOTAL EQUITY CAPITAL		$ 46,017
TOTAL LIABILITIES & EQUITY CAPITAL		$ 743,841

Member of Federal Deposit Insurance Corporation

28 Statewide Branch Locations

THE FELTON BANK

OFFICERS

President	Virgil N. Jarrell
Vice President	Leon C. Donovan
Secretary	Morris L. Turner, D.D.S.
Second Vice President	Albert D. Warren
Treasurer	Richard McCloskey
Cashier	Louise O. Biddle
Assistant Cashier	Freda W. Kelley

DIRECTORS

Louise O. Biddle	Richard McCloskey
Leon C. Donovan	Morris L. Turner, D.D.S.
Virgil N. Jarrell	Albert D. Warren

THE FELTON BANK

Main Street

FELTON, DE 19943 KENT COUNTY

Organized 1917

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 378
U. S. Treasury Securities		600
Obligations of other U. S. Gov. Agencies & Corps.		606
Obligations of States and Political Subdivisions		582
All other Securities		38
Federal Funds Sold and Securities Purchased		1,300
Loans - Net		4,250
Bank Premises, Furniture and Fixtures		56
All other Assets		104
TOTAL ASSETS		$ 7,914
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 1,014
Time & Savings Deposits of Indivs., Ptnships., & Corps.		5,639
Deposits of U. S. Government		3
Deposits of States and Political Subdivisions		131
Certified and Officers' Checks		23
TOTAL DEPOSITS		$ 6,810
(A) Total Demand Deposits	1,077	
(B) Total Time & Savings Deposits	5,733	
All other Liabilities		116
TOTAL LIABILITIES		$ 6,926
EQUITY CAPITAL		
Common Stock		50
Surplus		150
Undivided Profits & Reserve for Contingencies		788
TOTAL EQUITY CAPITAL		$ 988
TOTAL LIABILITIES & EQUITY CAPITAL		$ 7,914

Member of Federal Deposit Insurance Corporation

GIRARD BANK DELAWARE

Tenth & Market Streets

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1807

Effective February 1, 1983, Girard Bank Delaware converted to a National Bank and continued to do business at Tenth and Market Streets, Wilmington, DE 19899.

GREENWOOD TRUST COMPANY

OFFICERS

President	Norman C. Hamstead
Vice President	A. Stanley Cahall
Secretary and Treasurer	Nelson W. Meredith
Cashier	Richard A. Beauchamp
Assistant Cashier	Shirley A. Loockerman

DIRECTORS

A. Stanley Cahall
Keith H. Carlisle
Norman C. Hamstead
Luther Lyons
Nelson W. Meredith
Henry W. Peters
C. Buell Schulze

GREENWOOD TRUST COMPANY

44 West Market Street

GREENWOOD, DE 19950 P. O. Box C SUSSEX COUNTY

Organized 1911

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 577
U. S. Treasury Securities		2,201
All other Securities		30
Federal Funds Sold and Securities Purchased		2,200
Loans - Net		4,665
Bank Premises, Furniture and Fixtures		242
All other Assets		29
TOTAL ASSETS		$ 9,944
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 1,601
Time & Savings Deposits of Indivs., Ptnships., & Corps.		6,876
Deposits of United States Government		4
Deposits of States and Political Subdivisions		360
Certified and Officers' Checks		81
TOTAL DEPOSITS		$ 8,922
(A) Total Demand Deposits	1,750	
(B) Total Time and Savings Deposits	7,173	
All other Liabilities		3
TOTAL LIABILITIES		$ 8,925
EQUITY CAPITAL		
Common Stock		35
Surplus		425
Undivided Profits & Reserve for Contingencies		559
TOTAL EQUITY CAPITAL		$ 1,019
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 9,944

Member of Federal Deposit Insurance Corporation

MANUFACTURERS HANOVER BANK (DELAWARE)

OFFICERS

Chairman of the Board	Donald H. McCree, Jr.
President and Chief Executive Officer	Michael M. Cassell
Senior Vice President	Paul C. Kelly
Vice President	Lance J. Cunha
Vice President	Richard J. Nolan, Jr.
Vice President	Francis J. Coldren
Vice President	Michael P. Handago
Vice President	Arthur J. Horn
Vice President	Paul D. Koehrsen
Vice President	Philip S. Reese
Vice President	William A. Telkowski
Controller	Richard C. Haiber
Senior Counsel	Marguerite E. Sheehan

DIRECTORS

Charles V. Austin
Michael M. Cassell
Robert C. Isban
Donald H. McCree, Jr.
John R. Torell, III

MANUFACTURERS HANOVER BANK (DELAWARE)

919 Market Street

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1983

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 161,663
U. S. Treasury Securities		20,032
Obligations of other U. S. Gov. Agencies & Corps.		35,000
Federal Reserve Stock and Corporate Stock		4,500
Federal Funds Sold and Securities Purchased		37,000
Loans - Net		253,920
Bank Premises, Furniture and Fixtures		1,152
Customers' Liability to this Bank on Acceptances		5
All other Assets		6,098
TOTAL ASSETS		$ 519,370
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 108
Time & Savings Deposits of Indivs., Ptnships., & Corps.		230,322
Deposits of Commercial Banks		118,660
TOTAL DEPOSITS		$ 349,090
(A) Total Demand Deposits	109,513	
(B) Total Time and Savings Deposits	239,577	
Federal Funds Purchased and Securities Sold		10,812
Bank's Liability on Acceptances Executed		5
Other Liabilities		6,169
TOTAL LIABILITIES		$ 366,076
EQUITY CAPITAL		
Common Stock		50,000
Surplus		100,000
Undivided Profits		3,294
TOTAL EQUITY CAPITAL		$ 153,294
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 519,370

Member of Federal Deposit Insurance Corporation

MORGAN BANK (DELAWARE)

OFFICERS

Chairman of the Board	Peter B. Smith
President and Chief Executive Officer	David D. Wakefield
Vice President - Manager of Banking	Philip C. Murray
Vice President	Dennis J. Brennan
Vice President	George A. Kent
Vice President	William H. Swartz
Vice President	Lorenzo A. Villalon
Vice President and Treasurer	David N. Lawrence
Vice President	Ralph G. Schwab
Vice President - Manager of Operations and Administration	William P. Garry
Assistant Vice President	Victoria L. Brooks
Assistant Vice President	Dennis W. Schaefer
Assistant Vice President	Zung T. Nguyen
Assistant Vice President	Carolyn D. Vann
Assistant Vice President	Denis G. Mulcahy
Assistant Vice President	Joseph E. Quinn
Assistant Vice President	Gail H. Russell
Secretary	Barbara S. Stokes
Comptroller	John Appleton
Assistant Comptroller	James P. Seay
Accounting Officer	Michael C. Mendes
Accounting Officer	Jacqueline A. Waldorf
Accounting Officer	Peyton K. Wildermuth

DIRECTORS

Donald B. Riefler
John F. Ruffle
Peter B. Smith
John M. Stadter, Jr.
David D. Wakefield

MORGAN BANK (DELAWARE)

902 Market Street

WILMINGTON, DE 19801 — Organized 1981 — NEW CASTLE COUNTY

STATEMENT OF JUNE 30, 1983

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 280,472
U. S. Treasury Securities		284,822
Obligations of States & Political Subdivisions		75,057
Federal Reserve Stock and Corporate Stock		6,000
Federal Funds Sold and Securities		20,000
Loans - Net		1,149,464
Bank Premises, Furniture and Fixtures		3,981
Other Assets		24,741
TOTAL ASSETS		$ 1,844,537
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 271,639
Time & Savings Deposits of Indivs., Ptnships., & Corps.		792,845
Deposits of States and Political Subdivisions		2,186
Deposits of Commercial Banks		6,078
Certified and Officers' Checks		136
TOTAL DEPOSITS		$ 1,072,884
(A) Total Demand Deposits	280,039	
(B) Total Time & Savings Deposits	792,845	
Federal Funds Purchased and Securities Sold		329,670
Other Liabilities for Borrowed Money		83,375
Other Liabilities		38,213
TOTAL LIABILITIES		$ 1,524,142
Subordinated Notes and Debentures		100,000
EQUITY CAPITAL		
Common Stock		100,000
Surplus		100,000
Undivided Profits		20,395
TOTAL EQUITY CAPITAL		$ 220,395
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 1,844,537

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

1 Foreign Branch Location, Cayman Islands

THE PEOPLES BANK OF HARRINGTON

OFFICERS

President	J. Edward Taylor
First Vice President	Jehu F. Camper
Second Vice President	Charles L. Peck, Jr.
Secretary	Calvert A. Morgan, Sr.
Executive Vice President	Howard S. Wagner
Cashier	Robert E. Everline
Assistant Cashier	Frances P. Garey

DIRECTORS

Thurman G. Adams	William F. Parker
Jehu F. Camper	William Paskey, Jr.
Walter Messick	Charles L. Peck, Jr.
Calvert A. Morgan, Sr.	George C. Simpson

J. Edward Taylor

THE PEOPLES BANK OF HARRINGTON

Clark and Hanley Streets

HARRINGTON, DE 19952 KENT COUNTY

Organized 1905

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 1,276
U. S. Treasury Securities		7,926
Obligations of States and Political Subdivisions		1,293
All other Securities		7
Federal Funds Sold and Securities Purchased		800
Loans - Net		12,094
Bank Premises, Furniture and Fixtures		542
All other Assets		485
TOTAL ASSETS		$ 24,423
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,470
Time and Savings Deposits of Indivs., Ptnships., & Corps.		17,917
Deposits of U. S. Government		11
Deposits of States and Political Subdivisions		90
Certified and Officers' Checks		59
TOTAL DEPOSITS		$ 21,547
(A) Total Demand Deposits	3,596	
(B) Total Time & Savings Deposits	17,951	
Interest-Bearing Demand Notes		30
All other Liabilities		52
TOTAL LIABILITIES		$ 21,629
EQUITY CAPITAL		
Common Stock		250
Surplus		550
Undivided Profits and Reserve for Contingencies		1,994
TOTAL EQUITY CAPITAL		$ 2,794
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 24,423

Member of Federal Deposit Insurance Corporation

PEOPLES BANK & TRUST COMPANY

1300 Market Street

WILMINGTON, DE 19899 NEW CASTLE COUNTY

Organized 1952

Effective January 1, 1983, the Peoples Bank and Trust Company converted to a national charter and changed its name to Beneficial National Bank, One Rodney Square, Wilmington, DE 19899.

THE PHILADELPHIA BANK (DELAWARE)

OFFICERS

Chairman of the Board	Frederick Heldring
President	Thomas B. O'Rourke
Senior Vice President	James E. Ryan
Vice President and General Manager	James Vitale
Assistant Vice President	Spencer J. Norris
Assistant Vice President	William J. O'Mahoney
Assistant Vice President	Albert C. J. Romano
Assistant Vice President	Charles Dougherty
Personal Lending Officer	James C. Mack
Personal Lending Officer	John J. Newton
Secretary	David Martin

DIRECTORS

Frederick Heldring — Thomas B. O'Rourke

David Martin — Robert B. Palmer

James E. Ryan

THE PHILADELPHIA BANK (DELAWARE)

103 Foulk Road

WILMINGTON, DE 19803 NEW CASTLE COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 1,923
Federal Reserve Stock and Corporate Stock		300
Loans - Net		204,939
Bank Premises, Furniture and Fixtures		678
All other Assets		536
TOTAL ASSETS		$ 208,376
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 4
Deposits of United States Government		24
Deposits of Commercial Banks		20,000
TOTAL DEPOSITS		$ 20,028
(A) Total Demand Deposits	28	
(B) Total Time and Savings Deposits	20,000	
Federal Funds Purchased and Securities Sold		27,700
Other Liabilities for Borrowed Money		129,340
Other Liabilities		4,879
TOTAL LIABILITIES		$ 181,947
EQUITY CAPITAL		
Common Stock		10,000
Surplus		15,000
Undivided Profits		1,429
TOTAL EQUITY CAPITAL		$ 26,429
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 208,376

Member of Federal Deposit Insurance Corporation

Member of Federal Reserve System

PROVIDENT OF DELAWARE BANK

105 Foulk Road

WILMINGTON, DE 19803 NEW CASTLE COUNTY

Organized 1982

Effective July 22, 1982, Provident of Delaware Bank converted to a national charter and continued to do business at 105 Foulk Road, Wilmington, Delaware 19803.

SUBURBAN BANK/DELAWARE

OFFICERS

Chairman of the Board	Robert F. Tardio
President	Frank A. Rauscher
Senior Vice President	Randall Hutchinson
Vice President	Robert L. Walker
Assistant Vice President	Richard J. Boylan
Assistant Vice President	Donald L. Holmes
Secretary	Margie L. Helsel
Treasurer	L. Edward O'Hara, Jr.

DIRECTORS

Dennis R. Hanson
Randall Hutchinson
G. J. Manderfield
Frank A. Rauscher
Robert F. Tardio

SUBURBAN BANK/DELAWARE

800 Silver Lake Boulevard

DOVER, DE 19901 KENT COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 2,785
Loans - Net	79,000
Bank Premises, Furniture and Fixtures	164
All other Assets	123
TOTAL ASSETS	$ 82,07[illegible]
LIABILITIES	
Interest-Bearing Demand Notes	$ 54,734
All other Liabilities	1,167
TOTAL LIABILITIES	$ 55,901
EQUITY CAPITAL	
Common Stock	5,000
Surplus	20,000
Undivided Profits and Reserve for Contingencies	1,171
TOTAL EQUITY CAPITAL	$ 26,171
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 82,072

Member of Federal Deposit Insurance Corporation

THE SUSSEX TRUST COMPANY

OFFICERS

Chairman of the Board and President	Robert M. Hoyt, C.P.A.
Executive Vice President - Operations and Strategic Planning	Robert L. Thompson
Senior Vice President	Harry H. Dukes, Jr.
Vice President and Secretary	Linda M. Dukes
Vice President - Financial Services	Wayne V. Dukes
Vice President - Data Processing	John E. McGann
Vice President and Treasurer	Harold L. Slatcher
Vice President - Operations	Geraldine B. Taylor
Vice President and Trust Officer	David V. Wyatt
Assistant Vice President	James D. Barr
Assistant Vice President	Norris L. Bunting
Assistant Vice President	Gerald W. Chandler
Assistant Vice President	Diana J. Melott
Assistant Vice President	Jerry A. Mullins
Assistant Vice President	Alma M. Palmer
Assistant Vice President and Security Officer	Clifford W. Parsons
Assistant Vice President	Shirley A. Parsons
Assistant Vice President	J. Oneal Pritchett
Assistant Vice President	Wilmer W. Rogers
Assistant Vice President	John R. Schroeder
Assistant Vice President	Barry A. Sipple
Assistant Vice President	Ronald S. Slacum
Assistant Vice President	Betty J. Sullivan
Assistant Vice President	Lewis C. Trivits
Comptroller	W. Franklin Barr
Auditor	Kenneth R. Betts
Trust Officer	Donald C. Studley
Compliance Officer	Ronald N. Kenton
Purchasing Officer	H. Allen Lewis

DIRECTORS

John L. Allen, Sr.
John P. Argo
Alfred G. Best
Frank D. Bonsall, Jr.
John L. Briggs
Leon L. Burton
Herbert Calhoun
W. Cecil Carpenter
Addie M. Cordrey
William H. Davis
Richard H. Derrickson
Bertha E. C. Dukes
Harry Dukes, Jr.
Robert E. Dukes
W. Pierce Ellis, M.D.
John T. Fisher
Jackie Hickman
Lemuel H. Hickman
Gerald W. Hocker
Ralph Holloway
George W. Hopkins
Robert M. Hoyt, C.P.A.
M. Martin Isaacs
Melvin L. Joseph
Donald L. Kent
Calvin McComrick
John E. McGovern
Edward A. Madden
James E. Marvil, M.D.
Ernest E. Megee, Jr.
John E. Messick
George W. Plummer
Wayland H. Rice, Jr.
Edgar Rickards
Henry S. Saunders, Jr.
Francis R. Short
Sam H. Showell, Jr.
Kenneth A. Simpler
Nancy Lee Smoot
Robert L. Thompson
Robert W. Tunnell
Robert W. Tunnell, Jr.
Glenn W. Ward
J. Willis Webb
James C. White, D.P.M.
Preston L. Williams, Jr.
W. Robert Williams

THE SUSSEX TRUST COMPANY

Market Street
P.O. Box 617

LAUREL, DE 19956

SUSSEX COUNTY

Organized 1895

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 7,013
U. S. Treasury Securities		5,366
Obligations of other U.S. Gov. Agencies & Corps.		5,510
Obligations of States and Political Subdivisions		20,759
Other Bonds, Notes, and Debentures		444
Federal Reserve Stock and Corporate Stock		10
Federal Funds Sold and Securities Purchased		12,500
Loans - Net		125,813
Bank Premises, Furniture & Fixtures		5,546
Real Estate Owned other than Bank Premises		196
Other Assets		4,210
TOTAL ASSETS		$ 187,367
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 24,752
Time & Savings Deposits of Indivs., Ptnships., & Corps.		142,700
Deposits of United States Government		211
Deposits of States and Political Subdivisions		2,755
Deposits of Commercial Banks		248
Certified and Officers' Checks		1,270
TOTAL DEPOSITS		$ 171,936
(A) Total Demand Deposits	27,302	
(B) Total Time and Savings Deposits	144,634	
Federal Funds Purchased and Securities Sold		202
Other Liabilities for Borrowed Money		383
Mortgage Indebtedness and Liability		180
Other Liabilities		2,270
TOTAL LIABILITIES		$ 174,971
EQUITY CAPITAL		
Common Stock - Total Par Value		1,770
Surplus		6,191
Undivided Profits		4,435
TOTAL EQUITY CAPITAL		$ 12,396
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 187,367

Member of Federal Deposit Insurance Corporation
13 Branch Loacations in Kent and Sessex Counties

WILMINGTON TRUST COMPANY

OFFICERS

Chairman of the Board, President and Chief Executive Officer
Senior Vice President and Secretary
Senior Vice President and Treasurer
Senior Vice President
Senior Vice President
Senior Vice President
Senior Vice President
Senior Vice President
Senior Vice President

Bernard J. Taylor, II
Joseph M. Moran
Leonard W. Quill
Donald A. Corkran
Bruce L. Marra
Henry F. Acquaotta
George D. Craig
A. Samuel Gray
John A. Herdeg

VICE PRESIDENTS:

J. Christopher Bell
H. Stanley Boothby, Jr.
Victor H. Bridgman, III
Charles B. Campbell, Jr.
Howard K. Cohen
Franklin H. Cole
Richard A. Dobbs
Joseph F. Doto
Edward B. duPont
Harold C. Elliott
Charles Effinger, Jr.
Warren C. Engle
Arthur C. Eppihimer, Jr.
Michael J. Feil
Loren H. Frye
John S. Garrett, Jr.
David S. Goodhue
Daniel D. Goodman
Charles F. Gummey, Jr.
Charles H. Hackman
Rita M. Harney
Robert V. A. Harra, Jr.
J. Stoddard Hayes, Jr.
Thomas D. Henderer
David Hillegas
W. Mott Hupfel, Jr.
Lewis B. Hyman, Jr.
Joseph M. Jacobs
John H. Kipp
Martin L. Klopping
Richard L. Laird
Lario M. Marini
Robert A. Matarese
Walter P. McEvilly
Grace E. Messner
Michael J. Monaco
George W. Nauman
Robert W. Oggenfuss
Ralph E. Pearce, Jr.
Wilmer B. Powell
Roger G. Reynolds
Fred C. Sears, II
Paul E. Shipley
Joseph Sieneski
Richard B. Simon
Allen E. Smith
W. Latimer Snowdon, Jr.
P. M. Snyder, Jr.
William B. Sowden, III
W. Halsey Spruance
William H. Swartz
Davis H. Truax
David W. Umbs
Walter H. Whittaker
Clark H. Woolley
Ben P. Young

John P. Zebley, III

Assistant to President
Auditor
Controller

Rita C. Turner
Jack B. Mullen
Ted T. Cecala, Jr.

DIRECTORS

George P. Bissell, Jr.
David B. Bolen
Robert H. Bolling, Jr.
J. Bruce Bredin
Joseph W. Chinn, Jr.
Edward W. Cooch, Jr.
Charles S. Crompton, Jr.
William R. Deeley
Irenee duPont, Jr.
George P. Edmonds
*Endsley P. Fairman
Robert C. Forney
Charles J. Harrington
John A. Herdeg
Bernard B. Isaacson
W. Frederick Laird
Charles B. McCoy
*Walter D. Mertz
Hugh E. Miller
Joseph M. Moran
*G. Burton Pearson, Jr.
John R. Ryan
Walton H. Simpson
Bernard J. Taylor, II
Mary Jornlin Theisen
James M. Tunnell, Jr.

*Associate Director

WILMINGTON TRUST COMPANY

Rodney Square North

WILMINGTON, DE 19890 — NEW CASTLE COUNTY

Organized 1903

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 272,503
U. S. Treasury Securities		141,060
Obligations of other U. S. Gov. Agencies & Corps.		100,154
Obligations of States & Political Subdivisions		161,650
Other Bonds, Notes and Debentures		39,801
Federal Reserve Stock and Corporate Stock		200
Federal Funds Sold and Securities Purchased		215,000
Loans - Net		674,274
Lease Financing Receivables		9,936
Bank Premises, Furniture and Fixtures		44,586
All other Assets		20,443
TOTAL ASSETS		$1,679,607
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 357,781
Time & Savings Deposits of Indivs.. Ptnships., & Corps.		790,990
Deposits of U. S. Government		1,081
Deposits of States & Political Subdivisions		25,851
Deposits of Commercial Banks		4,915
Certified and Officers' Checks		9,436
TOTAL DEPOSITS		$1,190,054
(A) Total Demand Deposits	380,708	
(B) Total Time and Savings Deposits	809,346	
Federal Funds Purchased and Securities Sold		267,463
Interest-Bearing Demand Notes		55,000
Other Liabilities for Borrowed Money		548
Mortgage Indebtedness and Liability		4,234
Other Liabilities		41,997
TOTAL LIABILITIES		$1,559,296
Subordinated Notes and Debentures		20,000
EQUITY CAPITAL		
Common Stock		12,711
Surplus		25,637
Undivided Profits		61,963
TOTAL EQUITY CAPITAL		$ 100,311
TOTAL LIABILITIES AND EQUITY CAPITAL		$1,679,607

Member of Federal Deposit Insurance Corporation

34 Statewide Branch Locations

STATEMENTS
OF
NON-DEPOSIT TRUST COMPANIES

AMERICAN GUARANTY & TRUST COMPANY

OFFICERS

Chairman	Eleuthere I. du Pont
President	Matthew D. Mason
Vice President and Secretary	H. Lester Ariail, Jr.
Vice President	Louis A. Aviola, Jr.
Vice President	Charles S. Baker
Vice President	Lambert R. Walker
Assistant Vice President	Donna Rathmell
Assistant Vice President	Linda J. Watson
Treasurer	A. Kenneth Hackett, Jr.
Assistant Secretary	Mary B. Maczynski

DIRECTORS

Eleuthere I. du Pont
Francis I. du Pont
Raymond W. Hofmann
Richard V. King
Alan R. Singer

AMERICAN GUARANTY & TRUST COMPANY

3801 Kennett Pike

WILMINGTON, DE 19807 NEW CASTLE COUNTY

Organized 1914

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 53
U. S. Treasury Securities	199
Bank Premises, Furniture and Fixtures	22
Other Assets	73,417
TOTAL ASSETS	$ 73,691
LIABILITIES	
Other Liabilities	$ 73,529
TOTAL LIABILITIES	$ 73,529
EQUITY CAPITAL	
Common Stock	202
Surplus	1
Undivided Profits	(41)
TOTAL EQUITY CAPITAL	$ 162
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 73,691

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

OFFICERS

Chairman of the Board	Daniel R. Butler
President	Stephen B. Tily, III
Vice President - Personal Plan	Carol Hilty Droge
Vice President - Finance	Ulric Moore
Assistant Secretary	Catherine P. Bennett
Trust Officer	Edward T. Fleck
Trust Officer	A. Daniel O'Neill
Assistant Trust Officer	Linda K. Jobron
Assistant Trust Officer	Patricia Y. Johnson
Assistant Trust Officer	Stephen Moyer
Assistant Trust Officer	Sandra Perry
Assistant Trust Officer	Susan Ramsay
Assistant Trust Officer	Michael Rickert
Assistant Trust Officer	Diane Schrader
Assistant Trust Officer	Mark Werrell
Personnel Officer	Karen Shipley

DIRECTORS

Daniel R. Butler	F. Michael Donohue, Jr.
Edward P. Clayman, Esquire	Stephen B. Tily, III

DELAWARE CHARTER GUARANTEE & TRUST COMPANY

4305 Lancaster Pike

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1899

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 111
Federal Funds Sold and Securities Purchased	1,128
Bank Premises, Furniture and Fixtures	552
Investments in Unconsolidated Subsidiaries	125
Other Assets	1,746,104
TOTAL ASSETS	$ 1,748,020
LIABILITIES	
Other Liabilities	$ 1,744,172
TOTAL LIABILITIES	$ 1,744,172
EQUITY CAPITAL	
Common Stock	200
Undivided Profits	3,388
Reserve for Contingencies	260
TOTAL EQUITY CAPITAL	$ 3,848
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 1,748,020

E. F. HUTTON TRUST COMPANY

OFFICERS

Chairman	Thomas P. Lynch
Vice Chairman	James C. Lockwood
President	William B. Hitchcock
Secretary and Treasurer	Jay J. Abbes

DIRECTORS

Jay J. Abbes

John Ellis

Thomas P. Lynch

William B. Hitchcock

James C. Lockwood

E. F. HUTTON TRUST COMPANY

901 N. Market Street

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1982

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 104
Bank Premises, Furniture and Fixtures	32
Other Assets	53,973
TOTAL ASSETS	$ 54,109
LIABILITIES	
Other Liabilities	$ 53,359
TOTAL LIABILITIES	$ 53,359
EQUITY CAPITAL	
Common Stock	500
Surplus	250
TOTAL EQUITY CAPITAL	$ 750
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 54,109

STATEMENTS
OF
MUTUAL SAVINGS BANKS

ARTISANS' SAVINGS BANK

OFFICERS

President and Chief Executive Officer	Stephen G. Harris, Jr.
Vice President, Corporate Secretary and Investment Officer	Francis A. Miller
Vice President, Assistant Secretary and Loan Officer	Nelson D. Clark
Vice President	James F. Murphy
Controller	Wilson E. Simpson
Treasurer	David S. Loveland, III
Assistant Vice President, Assistant Secretary and Loan Officer	Frederick R. Wilke
Assistant Vice President	Stephen C. Nelson
Assistant Vice President	Joseph E. Salvatore
Auditor	James A. Metcalfe, Jr.
Assistant Treasurer and Assistant Secretary	Mary E. Barnes
Loan Officer	Stephen H. Broadwell
Loan Officer	James S. Murray

DIRECTORS

Raymond K. Arzinger
William W. Bewley, Jr.
Frank M. Casson
Horace K. Dugdale
John N. Fortner
Stephen G. Harris, Jr.
Sally V. Hawkins
Peter A. Larson
Robert S. Moore, Sr.
Albert A. Poppiti
George J. Prendergast
G. S. Scarborough, Jr.
B. Gary Scott
Donald C. Taylor
Harlan C. Williams

ARTISANS' SAVINGS BANK

Ninth and Tatnall Streets

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1861

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 9,085
U. S. Treasury, Agency & Corporation Obligations	40,832
Corporate Bonds	50,903
Obligations of States & Political Subdivisions	322
Other Bonds, Notes and Debentures	2,309
Corporate Stock	8,483
Federal Funds Sold & Securities Purchased	7,200
Real Estate Loans - Net	91,746
Other Loans - Net	2,926
Bank Premises, Furniture & Fixtures	826
Real Estate Owned other than Bank Premises	2,340
Other Assets	14,341
TOTAL ASSETS	$ 231,313
LIABILITIES	
Savings and Time Deposits	$ 209,859
Demand Deposits	479
TOTAL DEPOSITS	$ 210,338
Other Liabilities	11,474
TOTAL LIABILITIES	$ 221,812
SURPLUS ACCOUNTS	
Surplus	7,000
Undivided Profits	(487)
Other Surplus Reserves	2,988
TOTAL SURPLUS ACCOUNTS	$ 9,501
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 231,313

Member of Federal Deposit Insurance Corporation

5 Branch Locations in New Castle and Kent Counties

WILMINTON SAVINGS FUND SOCIETY

OFFICERS

President and Chief Executive Officer	J. Walton St. Clair, Jr.
Executive Vice President	Arthur C. Annone
Executive Vice President and Secretary	Ronald C. Smith
Senior Vice President	H. Scott Berry
Senior Vice President	Arthur G. Hooper
Senior Vice President	Thomas K. Kerstetter

BOARD OF MANAGERS

Wesley A. Adams
Stephen R. Clarke
Dudley E. Connors
Clifford P. Diver
Carroll W. Griffith, Jr.
James Julian
Arthur W. Kolfenberger, Jr.
William J. Miller, Jr.
Randall T. Murrill, Jr.
Robert H. Peoples
Robert L. Richards, Jr.
Thomas C. Shea
J. Walton St. Clair, Jr.
James E. Vachris
A. Judson Wells

WILMINGTON SAVINGS FUND SOCIETY

838 Market Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1832

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 60,582
U. S. Treasury Securities	262,349
Corporate Bonds	120,672
Obligations of States and Political Subdivisions	29,434
Corporate Stock	33,750
Federal Funds Sold & Securities Purchased	9,100
Real Estate Loans - Net	326,712
Other Loans - Net	39,044
Bank Premises, Furniture and Fixtures	9,499
Real Estate Owned other than Bank Premises	1,206
All other Assets	12,274
TOTAL ASSETS	$ 904,622
LIABILITIES	
Total Savings and Time Deposits	$ 765,382
Total Demand Deposits	53,117
TOTAL DEPOSITS	$ 818,499
Federal Funds Purchased and Securities Sold	24,581
Other Liabilities for Borrowed Money	527
Other Liabilities	22,885
TOTAL LIABILITIES	$ 866,492
SURPLUS ACCOUNTS	
Surplus	34,938
Undivided Profits	(1,630)
Other Surplus Reserves	4,822
TOTAL SURPLUS ACCOUNTS	$ 38,130
TOTAL LIABILITIES & SURPLUS ACCOUNTS	$ 904,622

Member of Federal Deposit Insurance Corporation
19 Statewide Branch Locations

STATEMENTS
OF
NATIONAL BANKS

BENEFICIAL NATIONAL BANK *

One Rodney Square

WILMINGTON, DE 19899 — Post Office Box 1551 — NEW CASTLE COUNTY

Organized 1952

OFFICERS

Chairman of the Board	Elbert N. Carvel
Vice Chairman of the Board	John O. Williams
President	Frederick M. Dawson
Senior Vice President	James W. Wright
Vice President and Controller	Robert W. Pierce
Vice President	Robert M. Allcorn, Jr.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 11,831
U. S. Treasury Securities		17,140
Obligations of other U.S. Gov. Agencies & Corps.		2,427
Obligations of States and Political Subdivisions		3,714
All other Securities		75
Federal Funds Sold and Securities Purchased		600
Loans - Net		32,818
Bank Premises, Furniture and Fixtures		1,821
Real Estate Owned other than Bank Premises		2
All other Assets		1,533
TOTAL ASSETS		$ 71,961
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 10,560
Time and Savings Deposits of Indivs., Ptnships, & Corps.		35,702
Deposits of U. S. Government		1
Deposits of States and Political Subdivisions		12,403
Certified and Officers' Checks		2,712
TOTAL DEPOSITS		$ 61,378
(A) Total Demand Deposits	13,356	
(B) Total Time & Savings Deposits	48,022	
Interest-bearing Demand Notes		1,517
All other Liabilities		3,826
TOTAL LIABILITIES		$ 66,721
EQUITY CAPITAL		
Common Stock - Total Par Value		1,000
Surplus		1,500
Undivided Profits and Reserve for Contingencies		2,740
TOTAL EQUITY CAPITAL		$ 5,240
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 71,961

DIRECTORS

J. C. Boggs
William H. Cantwell
Elbert N. Carvel
Finn M. W. Caspersen, Esquire
H. James Conaway, Jr.
Frederick M. Dawson
David J. Farris
James H. Gilliam, Jr., Esquire
Andrew C. Halvorsen
Gerald L. Holm
Joseph N. Scarpinato
Henry Topel
John O. Williams

* Peoples Bank and Trust Company converted to a national charter and changed its name to Beneficial National Bank in January of 1983.

BENEFICIAL NATIONAL BANK (U.S.A.)

1100 Carr Road

WILMINGTON, DE 19809 NEW CASTLE COUNTY

Organized 1983

OFFICERS

Chairman of the Board	Frederick M. Dawson
President and Chief Executive Officer	Joseph N. Scarpinato
Vice President - Credit & Collections	Thomas J. Harmon
Vice President - Operations & Cashier	Gregory D. Powalski
Vice President and Chief Financial Officer	William H. Neely, Jr.
Vice President - Planning	Jeffrey D. Robinson
Vice President - Marketing	Dennis J. Amichetti
Security Officer	Michael W. Mangini
Collection Officer	Linda A. Morelli
Collection Officer	Michael D. Marcin
Financial Officer	John D. Kleinstuber
Systems Officer	Beckie B. Dreibelbis
Secretary	Eileen F. Caulfield, Esq.

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

	(In Thousands)
ASSETS	
Cash and Due from Depository Institutions	$ 3,185
Federal Reserve Stock and Corporate Stock	1,080
Loans - Net	307,198
Bank Premises, Furniture and Fixtures	258
All other Assets	1,703
TOTAL ASSETS	$ 313,424
LIABILITIES	
Other Liabilities for Borrowed Money	$ 276,080
Other Liabilities	1,107
TOTAL LIABILITIES	$ 277,187
EQUITY CAPITAL	
Common Stock	7,500
Surplus	28,500
Undivided Profits	237
TOTAL EQUITY CAPITAL	$ 36,237
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 313,424

DIRECTORS

Finn M. W. Caspersen, Esquire
Frederick M. Dawson
David J. Farris
James H. Gilliam, Jr., Esquire
Gerald L. Holm
Joseph N. Scarpinato
John O. Williams

THE CHASE MANHATTAN BANK (USA), N.A.

600 Market Street

WILMINGTON, DE 19801 Post Office Box 15018 NEW CASTLE COUNTY

Organized 1982

OFFICERS

Chairman of the Board	Frederick S. Hammer
Vice Chairman of the Board	Paul G. Tongue
President and Chief Executive Officer	Thomas A. Conigliaro
Vice President, General Counsel, Associate Secretary	Richard P. Eckman
Vice President	Edward F. McKenna
Vice President	James D. Randall
Vice President	James B. Ross
Vice President	James J. Sullivan
Vice President	Russell I. Wakal

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 9,507
Obligations of States and Political Subdivisions		1,600
Federal Reserve Stock and Corporate Stock		1,440
Federal Funds Sold and Securities Purchased		18,000
Loans - Net		480,273
Bank Premises, Furniture and Fixtures		1,116
All other Assets		5,162
TOTAL ASSETS		$ 517,098
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps		$ 476
Time and Savings Deposits of Indivs., Ptnships., & Corps.		198,401
Certified and Officers' Checks		5,956
TOTAL DEPOSITS		$ 204,833
(A) Total Demand Deposits	6,432	
(B) Total Time and Savings Deposits	198,401	
Other Liabilities for Borrowed Money		250,100
Other Liabilities		11,803
TOTAL LIABILITIES		$ 466,736
EQUITY CAPITAL		
Common Stock - Total Par Value		24,000
Surplus		24,000
Undivided Profits		2,362
TOTAL EQUITY CAPITAL		$ 50,362
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 517,098

DIRECTORS

J. Russell Baker
Arthur C. Bennett
Thomas A. Conigliaro
Frederick S. Hammer
Warren R. Leonard
Paul G. Tongue
Hans P. Ziegler

COLONIAL NATIONAL BANK

1901 West Fourth Street

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1927

BRANCHES

307-309 Maryland Avenue 200 West Ninth Street

1931 West Fourth Street

OFFICERS

Chairman of the Board	Dennis Alter
President and Chief Executive Officer	James T. Dimond
Executive Vice President and Chief Operating Officer	Robert R. Galbusera, Jr.
Vice President and Cashier	Carl E. Smith
Vice President - Operations	Russell Watkins
Assistant Vice President	Charles Dayton
Assistant Vice President	Howard Rice
Assistant Vice President - Credit Cards	Harold Hendrickson
Operations Officer - Credit Cards	James Stirparo
Investment Officer	Ursula Amato
Operations Officer	Margaret Rose
Assistant Cashier and Branch Manager	Lorraine Lloyd
Assistant Vice President and Branch Manager	E. Drew Sikorski

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 1,333
Securities		131
Federal Funds Sold and Securities Purchased		7,500
Loans - Net		35,328
Bank Premises, Furniture and Fixtures		530
All other Assets		2,858
TOTAL ASSETS		$ 47,680
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 6,424
Time and Savings Deposits of Indivs., Ptnships., & Corps.		32,631
All other Deposits		373
Certified and Officers' Checks		1,706
TOTAL DEPOSITS		$ 41,134
(A) Total Demand Deposits	8,130	
(B) Total Time & Savings Deposits	33,004	
All other Liabilities		940
TOTAL LIABILITIES		$ 42,074
EQUITY CAPITAL		
Common Stock		1,285
Surplus		4,081
Undivided Profits and Reserve for Contingencies		240
TOTAL EQUITY CAPITAL		$ 5,606
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 47,680

DIRECTORS

Dennis Alter	James T. Dimond
Arthur Bellis	Robert R. Galbusera, Jr.
Max Botel	Andrew Steiner
Richard Baremer	Robert Toll

Phillip Turberg

EQUITABLE BANK OF DELAWARE, N. A.

1724 South Governors Avenue

DOVER, DE 19901 KENT COUNTY

Organized 1982

OFFICERS

Chairman of the Board and President	H. Grant Hathaway
Executive Vice President	John J. Brocato
Executive Vice President and Treasurer	Frederick W. Lafferty
Secretary	Barbara B. Lucas
Second Vice President and Controller	John M. Michael
Second Vice President and Assistant Treasurer	G. David Harris

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 239
Securities	750
Federal Funds Sold and Securities Purchased	12,863
Loans - Net	98,571
All other Assets	4,245
TOTAL ASSETS	$ 116,668

LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 145
Time and Savings Deposits of Indivs., Ptnships., & Corps.		85,828
TOTAL DEPOSITS		$ 85,973
(A) Total Demand Deposits	145	
(B) Total Time & Savings Deposits	85,828	
All other Liabilities		5,399
TOTAL LIABILITIES		91,372

EQUITY CAPITAL	
Common Stock	12,500
Surplus	12,500
Undivided Profits and Reserve for Contingencies	296
TOTAL EQUITY CAPITAL	$ 25,296
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 116,668

DIRECTORS

James C. Alban, Jr.
James H. Berick
R. Harwood Beville
H. Grant Hathaway
Raymond V. Haysbert, Sr.
LeRoy E. Hoffberger
William G. Hupfeldt
William S. Jefferson
Joseph S. Keelty
Roger R. Kolker
W. Gordon Yates
W. Wallace Lanahan, Jr.
Alfred Lerner
George V. McGowan
W. Gibbs McKenney
J. William Middelton
Decatur H. Miller
Charles Scheeler
Rev. Joseph A. Sellinger
Richard P. Sullivan
Richard G. Wantz

FIRST OMNI BANK, N. A.

Mitchell Street

MILLSBORO, DE 19966 SUSSEX COUNTY

Organized 1982

OFFICERS

Chairman of the Board	J. Owen Cole
President	Charles W. Cole, Jr.
Executive Vice President	Norman R. Foster
Vice President	William J. Westervelt, Jr.
Vice President	John C. Alexander
Vice President	Thomas W. Cleaver
Vice President	Larry G. Kirk
Vice President	Phyliss C. Warns
Secretary	John R. Lytle
Treasurer	William S. Kelly
Cashier	Ronald K. Todd

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 739
Securities	750
Loans - Net	91,603
Bank Premises, Furniture and Fixtures	8,101
All other Assets	29
TOTAL ASSETS	$ 101,222
LIABILITIES	
Demand Deposits of Indivs., Ptnships., & Corps.	$ 248
Time and Savings Deposits of Indivs., Ptnships., & Corps.	12,237
Certified and Officers' Checks	25
TOTAL DEPOSITS	$ 12,510
(A) Total Demand Deposits 273	
(B) Total Time and Savings Deposits 12,237	
Federal Funds Purchased and Securities Sold	36,400
Interest-bearing Demand Notes	20,985
All other Liabilities	5,448
TOTAL LIABILITIES	$ 75,343
EQUITY CAPITAL	
Common Stock	12,500
Surplus	12,500
Undivided Profits and Reserve for Contingencies	879
TOTAL EQUITY CAPITAL	$ 25,879
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 101,222

DIRECTORS

J. Owen Cole
Charles W. Cole, Jr.
Norman R. Foster
William T. Murray, III
Robert W. Schaefer
William J. Westervelt, Jr.

GIRARD BANK DELAWARE, N. A.

Tenth & Market Streets

WILMINGTON, DE 19801 — NEW CASTLE COUNTY

Organized 1807

OFFICERS

Chairman of the Board and President	Donald E. Cielewich
Senior Vice President	John A. Bellis, Jr.
Senior Vice President	Donald A. Jones
Senior Vice President	H. Harrison Kephart, Jr.
Senior Vice President	Edward J. Mulvihill, Jr.
Senior Vice President	Gordon A. Pfeiffer
Corporate Secretary	Libby G. Fishman

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System
28 Statewide Branch Locations

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
Cash and Due from Depository Institutions	$ 30,021
U. S. Treasury Securities	1,296
Obligations of other U.S. Gov. Agencies & Corps.	20,216
Obligations of States and Political Subdivisions	9,559
Other Bonds, Notes and Debentures	19,327
Federal Reserve Stock and Corporate Stock	689
Federal Funds Sold and Securities Purchased	7,289
Loans - Net	291,337
Bank Premises, Furniture & Fixtures	16,342
Real Estate Owned other than Bank Premises	2,512
All other Assets	6,114
TOTAL ASSETS	$ 404,702

LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 63,664
Time and Savings Deposits of Indivs., Ptnships., & Corps.		226,059
Deposits of U. S. Government		851
Deposits of States & Political Subdivisions		22,396
Certified and Officers' Checks		4,206
TOTAL DEPOSITS		$ 317,176
(A) Total Demand Deposits	74,248	
(B) Total Time and Savings Deposits	242,928	
Federal Funds Purchased and Securities Sold		37,219
Other Liabilities for Borrowed Money		486
Mortgage Indebtedness and Liability for Leases		7,722
Other Liabilities		8,448
TOTAL LIABILITIES		$ 371,051

EQUITY CAPITAL	
Common Stock	4,000
Surplus	16,355
Undivided Profits	13,296
TOTAL EQUITY CAPITAL	$ 33,651
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 404,702

DIRECTORS

John S. Barry
Alexis I. duPont Bayard, Esquire
James Beebe, Jr., M.D.
Courtland A. Bell, Jr.
Eugene D. Bookhammer
Robert D. Burris
Betty L. Chambers
Donald E. Cielewich
Robert C. Cole, Jr.
Carl DeMartino
Arden B. Engebretsen
John E. Healy, II
Garrett B. Lyons, D.D.S.
W. Charles Paradee, Jr.
H. Robert Sharbaugh
Bruce M. Stargatt, Esquire
John G. Townsend, II

THE FIRST NATIONAL BANK OF FRANKFORD

Main Street

FRANKFORD, DE 19945 SUSSEX COUNTY

Organized 1907

Effective April 4, 1983, the First National Bank of Frankford merged with the Sussex Trust Company, Laurel, Delaware and the sole office of the First National Bank of Frankford was established as a branch of the resultant bank, Sussex Trust Company.

MARYLAND BANK, N. A.

400 Christiana Road

NEWARK, DE 19713 NEW CASTLE COUNTY

Organized 1982

OFFICERS

Chairman of the Board	Alan P. Hoblitzell, Jr.
President	William F. Melville, Jr.
Senior Vice President	Charles M. Cawley
Vice President	Kenneth R. Bowman
Vice President and Controller	John R. Cochran
Vice President	Bruce L. Hammonds
Vice President	Craig T. Smith
Assistant Vice President	Kevin J. Canavan
Assistant Vice President	Donald M. Cole
Cashier	George B. P. Ward, Jr.
Assistant Cashier and Counsel	David M. Hirt

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 3,797
Federal Reserve Stock and Corporate Stock		750
Loans - Net		227,763
Bank Premises, Furniture and Fixtures		1,175
All other Assets		9,179
TOTAL ASSETS		$ 242,664
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 500
Time and Savings Deposits of Indivs., Ptnships., & Corps.		152,436
Deposits of States and Political Subdivisions		1
Certified and Officers' Checks		1,921
TOTAL DEPOSITS		$ 154,858
(A) Total Demand Deposits	2,422	
(B) Total Time and Savings Deposits	152,436	
Federal Funds Purchased and Securities Sold		47,450
Other Liabilities		10,128
TOTAL LIABILITIES		$ 212,436
EQUITY CAPITAL		
Common Stock		12,500
Surplus		12,500
Undivided Profits		5,228
TOTAL EQUITY CAPITAL		$ 30,228
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 242,664

DIRECTORS

William H. Daiger, Jr. Alan P. Hoblitzell, Jr.

Robert D. H. Harvey William F. Melville, Jr.

Harry F. Wright, Jr.

PROVIDENT OF DELAWARE BANK, N. A.

105 Foulk Road

WILMINGTON, DE 19803 NEW CASTLE COUNTY

Organized 1982

OFFICERS

Chairman of the Board and Chief Executive Officer	Karl E. Wenk, Jr.
President	Wayne R. Evans
Vice President	Robert J. Bucci
Vice President and Controller	Stephen J. Carroll
Vice President	Michael O. Clark
Vice President	Joseph A. Feduniue
Vice President	Dennis M. McNulty
Vice President and Secretary	John D. Silcox
Vice President	William J. Van Auken

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 56,016
U. S. Treasury Securities		55,315
Federal Reserve Stock and Corporate Stock		753
Federal Funds Sold and Securities Purchased		5,000
Loans - Net		85,999
Bank Premises, Furniture and Fixtures		564
All other Assets		2,546
TOTAL ASSETS		$ 206,193
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps		$ 155
Time and Savings Deposits of Indivs., Ptnships., & Corps.		116,776
Deposits of States and Political Subdivisions		507
Certified and Officers' Checks		12
TOTAL DEPOSITS		$ 117,450
(A) Total Demand Deposits	167	
(B) Total Time and Savings Deposits	117,283	
Federal Funds Purchased and Securities Sold		57,091
Other Liabilities		2,527
TOTAL LIABILITIES		$ 177,068
EQUITY CAPITAL		
Preferred Stock		13,000
Common Stock		10,000
Surplus		2,100
Undivided Profits		4,025
TOTAL EQUITY CAPITAL		$ 29,125
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 206,193

DIRECTORS

Robert T. Arnold
J. Richard Boylan
J. Richard Carnall
Robert E. Chappell
Wayne R. Evans
Roger S. Hillas
Allan C. Kirkman
Edward V. Randall, Jr.
Karl E. Wenk, Jr.

THE FIRST NATIONAL BANK OF GEORGETOWN

Route 113 and Edwards Street

GEORGETOWN, DE 19947 P.O. Box 484 SUSSEX COUNTY

Organized 1979

BRANCHES

1401 Middleford Rd. - Seaford South Central Ave. - Laurel
Atlantic Avenue - Ocean View

OFFICERS

Chairman of the Board	Gerald W. Wilgus
President and Chief Executive Officer	Gary E. Burl
Vice President and Cashier	Lynda A. Starkey
Vice President and Loan Officer	J. Frank Perdue
Assistant Cashier	Mary E. Hughes

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 960
U. S. Treasury Securities		638
Other Securities		110
Federal Funds Sold and Securities Purchased		2,250
Loans - Net		7,080
Bank Premises, Furniture and Fixtures		542
All other Assets		189
TOTAL ASSETS		$ 11,769
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 2,075
Time and Savings Deposits of Indivs., Ptnships., & Corps.		7,681
Deposits of U. S. Government		21
Deposits of States and Political Subdivisions		468
Certified and Officers' Checks		101
TOTAL DEPOSITS		$ 10,346
(A) Total Demand Deposits	2,298	
(B) Total Time and Savings Deposits	8,048	
All other Liabilities		458
TOTAL LIABILITIES		$ 10,804
EQUITY CAPITAL		
Common Stock		575
Surplus		575
Undivided Profits		(185)
TOTAL EQUITY CAPITAL		$ 965
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 11,769

DIRECTORS

George M. Anderson
Gary E. Burl
Everett T. Conoway
Roland L. Derrickson
Robert L. Halbrook
H. Wayne Kraeer
Floyd A. Megee
Ronald T. Moore
Barbara-Cherrix O'Leary
Gerald W. Wilgus
Gordon E. Wood

THE FIRST NATIONAL BANK OF HARRINGTON

9 Commerce Street

HARRINGTON, DE 19952 KENT COUNTY

Organized 1888

BRANCH

Route 13 - Canterbury

OFFICERS

Chairman of the Board	Thomas J. Lyons
President and Chief Executive Officer	David G. Jones
Vice President and Assistant Secretary	Joan E. Quillen
Vice President and Senior Loan Officer	Joyce J. Kimmey
Assistant Treasurer	Franklin W. Hendricks
Assistant Treasurer	Beatrice L. Wright
Branch Manager - Harrington	C. Douglas Crouse
Branch Manager - Canterbury	Anna Mae Draper

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

		(In Thousands)
ASSETS		
Cash and Due from Depository Institutions		$ 2,182
U. S. Treasury Securities		9,421
Obligations of other U.S. Gov. Agencies & Corps.		499
Obligations of States & Political Subdivisions		1,732
All other Securities		20
Securities Purchased under Agreements to resell		2,420
Loans - Net		13,217
Bank Premises, Furniture and Fixtures		365
All other Assets		396
TOTAL ASSETS		$ 30,252
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 3,572
Time and Savings Deposits of Indivs., Ptnships., & Corps.		23,721
Deposits of States and Political Subdivisions		294
Certified and Officers' Checks		163
TOTAL DEPOSITS		$ 27,750
(A) Total Demand Deposits	3,781	
(B) Total Time and Savings Deposits	23,969	
Interest-bearing Demand Notes		114
All other Liabilities		281
TOTAL LIABILITIES		$ 28,145
EQUITY CAPITAL		
Common Stock		210
Surplus		470
Undivided Profits		1,427
TOTAL EQUITY CAPITAL		$ 2,107
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 30,252

DIRECTORS

Herman C. Brown	David G. Jones
John M. Curtis	Thomas J. Lyons
Paull F. Hubbard	Robert E. Northam

Ted L. Spurlock

FIRST NATIONAL BANK OF WILMINGTON

1800 West Fourth Street

WILMINGTON, DE 19805 — NEW CASTLE COUNTY

Organized 1962

BRANCH

2080 New Castle Avenue - New Castle

OFFICERS

Chairman of the Board	John P. Reale, Sr.
President and Chief Executive Officer	Harvey Porter
Senior Vice President	Joseph Cloud, Jr.
Vice President	Raymond J. Smith
Vice President	E. Sheila Berman
Vice President	John P. Reale, Jr.
Cashier	Paul H. Baldwin
Assistant Cashier	Kristi Hearn
Assistant Cashier	Margaret Dobrzynski

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 10,382
U. S. Treasury Securities		200
Obligations of other U. S. Gov. Agencies & Corps.		5,873
Obligations of States & Political Subdivisions		58
All other Securities		38
Federal Funds Sold & Securities Purchased		11,000
Loans - Net		3,230
Bank Premises, Furniture and Fixtures		617
All other Assets		434
TOTAL ASSETS		$ 31,832
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 4,914
Time & Savings Deposits of Indivs., Ptnships., & Corps		18,769
Deposits of U. S. Government		22
Deposits of States and Political Subdivisions		574
Certified and Officers' Checks		
TOTAL DEPOSITS		$ 24,290
(A) Total Demand Deposits	4,971	
(B) Total Time & Savings Deposits	19,319	
Federal Funds Purchased & Securities Sold		5,024
Mortgage Indebtedness & Liability for Capitalized Leases		185
All other Liabilities		294
TOTAL LIABILITIES		$ 29,793
EQUITY CAPITAL		
Preferred Stock		500
Common Stock		500
Surplus		280
Undivided Profits & Reserve for Contingencies		759
TOTAL EQUITY CAPITAL		$ 2,039
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 31,832

DIRECTORS

O. Francis Biondi, Esquire	John R. Hardy
Leonard S. Dwares	George Liarakos
Joseph Gammon	Harvey Porter
Vincent Greggo	John P. Reale, Sr.

FIRST NATIONAL BANK OF WYOMING

120 West Camden-Wyoming Ave.

WYOMING, DE 19934 — Post Office Box 279 — KENT COUNTY

Organized 1909

BRANCH

Governors Avenue - Dover

OFFICERS

Chairman of the Board	W. G. Davis
Vice Chairman of the Board and Secretary	Joseph Jackewicz
President	H. Bernard Lynch
Vice President and Cashier	Joseph E. Chippie
Assistant Cashier	Helen M. Dill
Assistant Cashier	Gloria E. Remus
Assistant Cashier	Lois Walters
Assistant Cashier	Mary E. Benham
Assistant Cashier	Paul B. Hughes

Member of Federal Deposit Insurance Corporation
Member of Federal Reserve System

STATEMENT OF JUNE 30, 1983

ASSETS		(In Thousands)
Cash and Due from Depository Institutions		$ 2,456
U. S. Treasury Securities		1,699
Obligations of other U. S. Gov. Agencies & Corps.		1,072
Obligations of States & Political Subdivisions		8,382
All other Securities		296
Federal Funds Sold and Securities Purchased		4,050
Loans - Net		21,045
Bank Premises, Furniture and Fixtures		443
Real Estate Owned other than Bank Premises		25
All other Assets		646
TOTAL ASSETS		$ 40,114
LIABILITIES		
Demand Deposits of Indivs., Ptnships., & Corps.		$ 6,324
Time & Savings Deposits of Indivs., Ptnships., & Corps.		28,382
Deposits of U. S. Government		6
Deposits of States and Political Subdivisions		35
Certified and Officers' Checks		169
TOTAL DEPOSITS		$ 34,916
(A) Total Demand Deposits	6,533	
(B) Total Time & Savings Deposits	28,383	
Interest-bearing Demand Notes Issued to U.S. Treasury		294
All other Liabilities		539
TOTAL LIABILITIES		$ 35,749
EQUITY CAPITAL		
Common Stock		562
Surplus		563
Undivided Profits & Reserve for Contingencies		3,240
TOTAL EQUITY CAPITAL		$ 4,365
TOTAL LIABILITIES AND EQUITY CAPITAL		$ 40,114

DIRECTORS

Harold L. Bennett
W. G. Davis
William A. Dawson
C. Fred Fifer, III
Joseph Jackewicz
H. Bernard Lynch
Peter Nechay

STATEMENTS
OF
STATE-CHARTERED
SAVINGS/BUILDING AND LOAN
ASSOCIATIONS

ARDEN BUILDING & LOAN ASSOCIATION

2111 Orleans Road

ARDEN, DE 19810 — NEW CASTLE COUNTY

Organized 1917

OFFICERS

President	Leon Tanzer
Vice President	Richard Florschutz
Secretary & Treasurer	Rae F. Gerstine

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 172,110
Cash on Hand and in Banks	11,221
TOTAL ASSETS	$ 183,331
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 23,910
Earnings Apportioned (Distributed)	4,981
Full Paid Stock	97,100
Undivided Profits (Including Current Earnings not Distributed)	16,564
TOTAL CAPITAL	$ 142,555
Other Liabilities	1,676
Reserve for Losses on Loans	19,215
Reserve for Contingencies	19,885
TOTAL LIABILITIES	$ 183,331

Number of Serial Shares Outstanding (Par Value $200)	355
Number of Full Paid Shares Outstanding (Par Value $100)	971

DIRECTORS

Sylvia Abramson
Joseph Bell
Warren Davis
Richard Florschutz
Rae F. Gerstine
Joseph Green
Richard Lebeis
Harry Rich
Arthur E. Stevenson
Leon Tanzer

BRIDGEVILLE BUILDING & LOAN ASSOCIATION

200 Market Street

BRIDGEVILLE, DE 19933 SUSSEX COUNTY

Organized 1924

OFFICERS

President	Thomas J. Gray, Jr.
Vice President	Ralph E. Davis
Secretary & Treasurer	F. Joseph Willey

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 874,483
Other Loans	30,843
U. S. Government Obligations	65,596
Other Investments	48,428
Cash on Hand and in Banks	1,175
Other Assets	4,469
TOTAL ASSETS	$ 1,024,994
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 138,915
Earnings Apportioned (Distributed)	42,735
Full Paid Stock	712,000
Undivided Profits (Including Current Earnings not Distributed)	28,790
TOTAL CAPITAL	$ 922,440
Other Liabilities	358
Reserve for Losses on Loans	10,000
Reserve for Contingencies	92,196
TOTAL LIABILITIES	$ 1,024,994
Number of Serial Shares Outstanding (Par Value $200)	1,990
Number of Full Paid Shares Outstanding (Par Value $100)	7,120

DIRECTORS

Ralph E. Davis
Thomas J. Gray, Jr.
Richard W. Harris
Robert B. Hopkins
Donald L. Melson
Norman G. Powell
F. Joseph Willey

CLAYTON SAVINGS & LOAN ASSOCIATION

219 Clayton Avenue

CLAYTON, DE 19938 — KENT COUNTY

Organized 1885

OFFICERS

President	John E. Knight, Jr.
Vice President	James T. Vaughn, Jr.
Secretary	Betsy A. Ely
Treasurer	Edward E. Hurd

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 188,607
Other Loans	54,000
Cash on Hand and in Banks	9,356
Fixed Assets (Net of Depreciation)	216
Other Assets	750
TOTAL ASSETS	$ 252,929
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 152,434
Earnings Apportioned (Distributed)	51,726
TOTAL CAPITAL	$ 204,160
Borrowed Money	30,000
Other Liabilities	1,714
Reserve for Contingencies	17,055
TOTAL LIABILITIES	$ 252,929
Number of Serial Shares Outstanding (Par Value $200)	2,312

DIRECTORS

Allen Everett
Elmer T. Gove
Pauline M. Wemple
Bryce R. Nash
Barbara D. Pritchard

DELAWARE CITY BUILDING & LOAN ASSOCIATION

Second & Clinton Streets

DELAWARE CITY, DE 19706 Post Office Box 4047 NEW CASTLE COUNTY

Organized 1888

OFFICERS

President	Frank M. Derrickson
Vice President	David L. Money, Jr.
Secretary & Assistant Treasurer	David A. Eastburn
Treasurer	William J. Beck
Assistant Secretary	Anna G. Wilson

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 417,386
Other Loans	2,996
Cash on Hand and in Banks	59,098
Fixed Assets (Net of Depreciation)	7,717
Other Assets	609
TOTAL ASSETS	$ 487,806
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 138,688
Earnings Apportioned (Distributed)	40,852
Full Paid Stock	206,100
Undivided Profits (Including Current Earnings not Distributed)	1,149
TOTAL CAPITAL	$ 386,789
Other Liabilities	9,041
Reserve for Losses on Loans	48,459
Reserve for Contingencies	43,517
TOTAL LIABILITIES	$ 487,806
Number of Serial Shares Outstanding (Par Value $200)	2,020
Number of Full Paid Shares Outstanding (Par Value $50)	4,122

DIRECTORS

David A. Eastburn
Raymond A. Elliott
H. Bailey Lester, Jr.
David L. Money, Jr.
H. Blaine Money, Jr.
Lewis W. Walker
Anna G. Wilson
Patricia S. Wilson

DELAWARE SAVINGS & LOAN ASSOCIATION

921 Orange Street

WILMINGTON, DE 19899 — NEW CASTLE COUNTY

Organized 1921

BRANCHES

Middletown — Prices Corner

OFFICERS

President & Chief Executive Officer	Ronald W. Bevan
Chairman of the Board	Robert C. Barlow
Vice President & Secretary	Joseph V. Nacchia
Treasurer	Bernard J. Daney
Controller & Assistant Vice President	Gale Stawicki

Member of the Federal Home Loan Bank
Member of the Federal Savings and Loan Insurance Corp.

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 23,825,093
Other Loans	406,474
Other Real Estate Owned	5,213
U. S. Government Obligations	110,000
Other Investments	2,700,000
Cash on Hand and in Banks	2,313,204
Fixed Assets (Net of Depreciation)	298,109
Other Assets	2,405,399
TOTAL ASSETS	$ 32,063,492
LIABILITIES	
Full Paid Stock	$ 48,007
Installment Full Paid Stock	3,852,519
Undivided Profits (Including Current Earnings not Distributed)	1,259,091
Other Capital Accounts	233,931
TOTAL CAPITAL	$ 5,393,548
Borrowed Money	5,350,000
Loans in Process	150,194
Other Liabilities	21,137,494
Reserve for Losses on Loans	17,336
Reserve for Contingencies	14,920
TOTAL LIABILITIES	$ 32,063,492
Number of Full Paid Shares Outstanding (Par Value $50)	960

DIRECTORS

Robert C. Barlow	Calvin J. Harris
Edward A. Beacom	Benjamin F. Lloyd, Sr.
Ronald W. Bevan	Robert P. Maclary
Wilmer Bouchelle	William G. Moeckel
Joseph J. Breen	W. Charles Money
Bernard J. Daney	Wilson Powell
Lewis M. Hagerty	John E. Sly

GREENWOOD BUILDING & LOAN ASSOCIATION

West Market Street

GREENWOOD, DE 19950 — SUSSEX COUNTY

P. O. Box 12

Organized 1920

OFFICERS

President	N. W. Meredith, Sr.
Vice President	Charles F. Jones
Secretary & Treasurer	Russell E. Layton
Assistant Secretary & Treasurer	Charles H. Conaway

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 1,350,901
Other Loans	32,150
Other Investments	20,000
Cash on Hand and in Banks	3,727
Fixed Assets (Net of Depreciation)	1,059
Other Assets	9,782
TOTAL ASSETS	$ 1,417,619
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 109,145
Earnings Apportioned (Distributed)	23,700
Full Paid Stock	995,100
Installment Full Paid Stock	58,811
Undivided Profits (Including Current Earnings not Distributed)	24,527
TOTAL CAPITAL	$ 1,211,283
Borrowed Money	93,000
Other Liabilities	2,781
Reserve for Losses on Loans	14,266
Reserve for Contingencies	96,289
TOTAL LIABILITIES	$ 1,417,619

Number of Serial Shares Outstanding (Par Value $100)	3,328
Number of Full Paid Shares Outstanding (Par Value $100)	9,951

DIRECTORS

Charles H. Conaway
Charles F. Jones
Russell E. Layton
N. W. Meredith, Sr.
R. Gerald Pearson
Henry Peters
Alfred R. Smith
Marvin Warner

KOSCIUSZKO SAVINGS & LOAN ASSOCIATION

600 South Harrison Street

WILMINGTON, DE 19805 NEW CASTLE COUNTY

Organized 1911

OFFICERS

President	Peter P. Potocki, M. D.
Executive Vice President	Raymond S. Babiarz, Jr.
Vice President	Wentzell T. Jablonski
Secretary & Treasurer	John F. Yasik, Jr.
Assistant Secretary & Treasurer	Eleanor J. Conte
Assistant Treasurer	Irena M. Brzoska

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 11,625,707
Other Loans	813,039
Cash on Hand and in Banks	808,565
Fixed Assets (Net of Depreciation)	197,213
Other Assets	334,356
TOTAL ASSETS	$ 13,778,880
LIABILITIES	
Full Paid Stock	$ 7,228,344
Installment Full Paid Stock	2,674,131
Undivided Profits (Including Current Earnings not Distributed)	125,639
TOTAL CAPITAL	$ 10,028,114
Borrowed Money	2,750,000
Other Liabilities	708,591
Reserve for Losses on Loans	292,175
TOTAL LIABILITIES	$ 13,778,880

Number of Serial Shares Outstanding (Par Value $200)	3,614
Number of Full Paid Shares Outstanding (Par Value $100)	26,741

DIRECTORS

John E. Babiarz
Wentzell T. Jablonski
Sigmund Klosiewicz
Joseph M. Kwiatkowski, Esq.
Frank Mlynarczyk
Peter P. Potocki, M. D.
Jesse Samluk
Stephen J. Stevens
John F. Yasik,Jr.

LEWES & REHOBOTH BUILDING & LOAN ASSOCIATION

Route 1 - Lewes & Rehoboth Highway

LEWES, DE 19958

SUSSEX COUNTY

Organized 1925

OFFICERS

President	Harry W. Lewis
Executive Vice President	H. Edward Maull, Jr.
Vice President	William J. Downs
Secretary	Charles T. Melson, III
Treasurer	Bayard V. Coulter
Assistant Secretary	Charles T. Melson, Jr.

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 624,376
Other Loans	5,277
Cash on Hand and in Banks	57,630
Fixed Assets (Net of Depreciation)	684
TOTAL ASSETS	$ 687,967
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 125,143
Earnings Apportioned (Distributed)	38,337
Full Paid Stock	452,300
Undivided Profits (Including Current Earnings not Distributed)	8,013
Other Capital Accounts	8,714
TOTAL CAPITAL	$ 632,507
Other Liabilities	6
Reserve for Contingencies	55,454
TOTAL LIABILITIES	$ 687,967
Number of Serial Shares Outstanding (Par Value $200)	1,860
Number of Full Paid Shares Outstanding (Par Value $200)	2,236.5

DIRECTORS

Bayard V. Coulter	Harry W. Lewis
Wilson M. Cullum	H. Edward Maull, Jr.
William J. Downs	Charles T. Melson, Jr.
R. Marvin Ingram	Charles T. Melson, III
William A. Joseph	Dennard F. Quillen

MILFORD BUILDING & LOAN ASSOCIATION

10 N. W. Front Street

MILFORD, DE 19963 Post Office Box 211 KENT COUNTY

Organized 1869

OFFICERS

President	Calvert A. Morgan
Vice President	Dolphus B. Wilkins
Secretary	J. William Wells
Treasurer	Roy B. Kemp, Jr.

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 803,648
Other Investments	205,910
Cash on Hand and in Banks	6,687
Fixed Assets (Net of Depreciation)	1
Other Assets	1,220
TOTAL ASSETS	$ 1,017,466
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 188,372
Earnings Apportioned (Distributed)	58,281
Full Paid Stock	660,400
Undivided Profits (Including Current Earnings not Distributed)	28,272
TOTAL CAPITAL	$ 935,325
Other Liabilities	1
Reserve for Contingencies	82,140
TOTAL LIABILITIES	$ 1,017,466

Number of Serial Shares Outstanding (Par Value $200)	2,940
Number of Full Paid Shares Outstanding (Par Value $200)	3,302

DIRECTORS

John B. Baker, M. D.
David A. Clements, Jr.
R. Calvin Clendaniel
Robert Emory, D. D. S.
Roy B. Kemp, Jr.
Russell Kirby
Raymond W. Masten
Calvert A. Morgan
Willis Rogers
Myron C. Warren
J. William Wells
Dolphus B. Wilkins

MILTON BUILDING & LOAN ASSOCIATION

Post Office Box 171

MILTON, DE 19968 — SUSSEX COUNTY

Organized 1923

OFFICERS

President	Ralph Dickerson
Vice President	Arthur Dorman
Secretary	Anna C. Johnson
Treasurer	Leighton Richards

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 78,000
Other Loans	2,800
Cash on Hand and in Banks	15,249
Other Assets	323
TOTAL ASSETS	$ 96,372
LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 67,515
Earnings Apportioned (Distributed)	1,609
Full Paid Stock	3,400
TOTAL CAPITAL	$ 88,524
Other Liabilities	507
Reserve for Contingencies	7,341
TOTAL LIABILITIES	$ 96,372

Number of Serial Shares Outstanding (Par Value $200)	785
Number of Full Paid Shares Outstanding (Par Value $200)	17

DIRECTORS

Gladys Brittingham — Arthur Dorman

Ralph Dickerson — Leighton Richards

Elwood Warrington

NEWPORT BUILDING & LOAN ASSOCIATION

17 North James Street

NEWPORT, DE 19804 — NEW CASTLE COUNTY

Organized 1869

OFFICERS

President	A. R. Ross
Vice President	John S. Hanna, Jr.
Financial Secretary	William B. Hambleton
Treasurer	John M. Smiley
Assistant Treasurer	Garrett Abele
Recording Secretary & Clerk	Ida Smith

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 169,465
Other Loans	14,002
Other Investments	48,582
Cash on Hand and In Banks	1,872
Other Assets	147
TOTAL ASSETS	$ 234,068

LIABILITIES	
Installment Stock Dues Paid In (Serial Shares)	$ 153,929
Earnings Apportioned (Distributed)	46,218
Full Paid Stock	7,950
Installment Full Paid Stock	2,124
Undivided Profits (Including Current Earnings not Distributed)	1,045
TOTAL CAPITAL	$ 211,266
Other Liabilities	392
Reserve for Contingencies	22,410
TOTAL LIABILITIES	$ 234,068

Number of Serial Shares Outstanding (Par Value $200)	2,202
Number of Full Paid Shares Outstanding (Par Value $50)	159

DIRECTORS

Garrett Abele
George C. Charnick
William B. Hambleton
John S. Hanna, Jr.
Horace O. Ingram
Thomas M. Keith, Esq.
A. R. Ross
Thomas Seeds
John M. Smiley
Ida Smith

NINTH WARD SAVINGS & LOAN ASSOCIATION

400 Delaware Avenue

WILMINGTON, DE 19801 NEW CASTLE COUNTY

Organized 1922

OFFICERS

Chairman of the Board	J. Bayard Cloud
President & Chief Executive Officer	Ronald P. Crouch
Vice President	Ernest J. Peoples
Secretary	Josephine P. Mauro
Treasurer	David A. Jones
Assistant Treasurer	Rose Marie Roberts

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 32,274,323
Other Loans	1,594,438
Other Investments	6,450,235
Cash on Hand and in Banks	862,244
Fixed Assets (Net of Depreciation)	258,452
Other Assets	279,201
TOTAL ASSETS	$ 41,718,893
LIABILITIES	
Installment Full Paid Stock	$ 4,008,524
Undivided Profits (Including Current Earnings not Distributed)	307,683
Other Capital Accounts	32,844,214
TOTAL CAPITAL	$ 37,160,421
Borrowed Money	1,829,520
Loans in Process	200,000
Other Liabilities	1,084,810
Reserve for Losses on Loans	518,276
Reserve for Contingencies	925,866
TOTAL LIABILITIES	$ 41,718,893
Number of Full Paid Shares Outstanding (Par Value $50)	656,884

DIRECTORS

J. Bayard Cloud	Robert F. Klippel
Thomas B. Cloud	Ernest J. Peoples
Ronald P. Crouch	Nicholas Vouras
Louis J. D'Onofrio	William F. Webb

TOWNSEND BUILDING & LOAN ASSOCIATION

TOWNSEND, DE 19734 | Post Office Box 48 | NEW CASTLE COUNTY

Organized 1914

OFFICERS

President	John W. Dukes
Vice President	John W. Guessford
Assistant Vice President	George B. Schreppler, Jr.
Secretary	Rose-Jean Cochran
Treasurer	A. Woodall Cochran
Assistant Treasurer	Jesse F. Watson

STATEMENT OF JUNE 30, 1983

ASSETS	
First Mortgage Loans	$ 308,500
Cash on Hand and in Banks	1,193
TOTAL ASSETS	$ 309,693
LIABILITIES	
Installment Stock Dues Paid in (Serial Shares)	$ 207,000
Earnings Apportioned (Distributed)	61,068
Undivided Profits (Including Current Earnings not Distributed)	4,994
TOTAL CAPITAL	$ 273,062
Borrowed Money	10,000
Reserve for Losses on Loans	20,388
Reserve for Contingencies	6,243
TOTAL LIABILITIES	$ 309,693
Number of Serial Shares Outstanding (Par Value $200)	3,205

DIRECTORS

Julian A. Brown
A. Woodall Cochran
John W. Dukes
John W. Guessford
William A. Heinold
James A. Lee
Woodrow McDonald
George B. Schreppler, Jr.
Jesse F. Watson

STATEMENTS
OF
FEDERALLY-CHARTERED
SAVINGS AND LOAN ASSOCIATIONS

FIRST FEDERAL SAVINGS & LOAN ASSOCIATION OF DELAWARE

WILMINGTON, DE 19801

NEW CASTLE COUNTY

One Customs House Square
Post Office Box 630
Organized 1938

BRANCHES

909 Shipley Street, Wilmington
Branmar Plaza, Wilmington
Rt. 202 & Silverside Road, Wilmington
Main & Tyre Avenue, Newark
Christiana Mall, Wilmington
3812 Kirkwood Highway, Wilmington
201 West Ninth Street, Wilmington
2207 Concord Pike, Wilmington
12 Community Plaza, New Castle
10 Brewster Drive, Newark

OFFICERS

President & Chief Executive Officer	Ralph O. Williams
Vice President	Charles E. Mendinhall, Jr.
Vice President	James M. Mundy
Vice President	Harry D. Jerry Pearce
Vice President	Donald R. Werkheiser
Vice President & Secretary	Trudi Willcox Wood, Esq.
Treasurer	Sylvester Legutko

Member of the Federal Home Loan Bank
Member of the Federal Savings & Loan Insurance Corp.

STATEMENT OF JUNE 30, 1983

ASSETS	(In Thousands)
First Mortgage Loans	$ 115,267
Other Loans	16,056
Other Real Estate Owned	1,396
U. S. Government Obligations	5,474
Other Investments	29,416
Cash on Hand and in Banks	3,327
Fixed Assets (Net of Depreciation)	1,981
Other Assets	19,154
TOTAL ASSETS	$ 192,071
LIABILITIES	
Undivided Profits (Including Current Earnings not Distributed)	$ 3,310
TOTAL CAPITAL	$ 3,310
Borrowed Money	9,305
Loans in Process	1,510
Other Liabilities	175,414
Reserve for Losses on Loans	2,510
Reserve for Contingencies	22
TOTAL LIABILITIES	$ 192,071

DIRECTORS

Lewis S. Black, Jr.
Arthur A. Carota
William A. Haddock, Jr.
Richard I. G. Jones, Esq.
Leonard C. Kiesling
Sidney Laub
H. David Lunger
Martin G. Mand
Andrew L. Miller
Charles B. Reeder
Paul D. Rossiter
Benjamin Vinton, Jr.

Ralph O, Williams

LISTING
OF
SMALL LOAN
COMPANIES

SMALL LOAN COMPANIES

Allstate Enterprises Financial Corporation	Weldin Bldg., Suite 103, 3411 Silverside Rd., Wilmington,DE 19810
Allstate Enterprises Financial Corporation - Br.	614 Stein Highway, Seaford, DE 19973
Allstate Enterprises Financial Corporation - Br.	P.O. Box 1131, 4301 Market Street, Wilmington, DE 19899
Allstate Enterprises Financial Corporation - Br.	3240 Kirkwood Highway, Wilmington, DE 19808
Allstate Enterprises Financial Corporation - Br.	Rt. 13, Dover Mall, Dover, DE 19901
Allstate Enterprises Financial Corporation - Br.	108 Astro Shopping Center, Newark, DE 19711
Associates Financial Services Co. of Dover, Inc.	435 N. DuPont Highway, Dover, DE 19901
Associates Financial Services Co. of Delaware, Inc.	2606 A Kirkwood Highway, Wilmington, DE 19808
Associates Financial Services Co. of N. Wilm., Inc.	733 Philadelphia Pike, Wilmington, DE 19809
Associates Financial Services Co. of New Castle, Inc.	1505 DuPont Highway, New Castle, DE 19720
Avco Financial Services of Newark, Inc.	170 E. Main Street, Newark, DE 19711
Avco Financial Services of Dover, Inc.	863 S. Governors Avenue, Dover, DE 19901
Avco Financial Services of West Wilmington, Inc.	4708 Kirkwood Highway, Wilmington, DE 19808
BarclaysAmerican/Financial, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
Blazer Financial Services, Inc.	811 Orange Street, Wilmington, DE 19899
Blazer Financial Services, Inc. - Br.	2076 New Castle Avenue, New Castle, DE 19720
Blazer Financial Services, Inc. - Br.	115 Loockerman Street, Dover, DE 19901
Blazer Financial Services, Inc. - Br.	2114 N. DuPont Highway, Camden, DE 19934
Blazer Financial Services, Inc. - Br.	26 N. Walnut Street, Milford, DE 19963
Blazer Financial Services, Inc. - Br.	43 E. Main Street, Newark, DE 19711
C. I. T. Financial Services, Inc. of Delaware	Parkway Plaza, Route 13, New Castle, DE 19720
Commercial Credit Plan, Inc.	130 Astro Center, Newark, DE 19711
County Loan Company	208 Main Street, Millsboro, DE 19966
Finance One of Delaware, Inc.	105 DuPont Highway, Dover, DE 19901
Finance One of Delaware, Inc. - Br.	109 Market Street, Laurel, DE 19956
Finance One of Delaware, Inc. - Br.	13 Chestnut Hill Plaza, Newark, DE 19713
Finance One of Delaware, Inc. - Br.	Smyrna Mart, Smyrna, DE 19977
FinanceAmerica Corporation	10 University Shopping Plaza, Rt. 273, Newark, DE 19711
Gibraltar Financial Systems, Inc.	Suite 23, 4010 Concord Pike, Wilmington, DE 19803
Household Finance Corporation	121 Loockerman Street, Box 483, Dover, DE 19901
Household Finance Corporation - Br.	Chestnut Hill & Marrows Road, Newark, DE 19711
Household Finance Corporation - Br.	Bay Court Plaza, U.S. Rt. 113, Dover, DE 19901
Household Finance Corporation - Br.	Rt. 113, Ames Shopping Center, Millsboro, DE 19966
Household Finance Corporation - Br.	P. O. Box 128, Smyrna, DE 19977
Household Finance Corporation - Br.	Tri-State Mall, Naamans Rd. & I-95, Claymont, DE 19703
Household Finance Corporation - Br.	4415 Kirkwood Highway, Box 5010, Wilmington, DE 19808
Household Finance Corporation - Br.	Ames Shopping Center, Box 693, Seaford, DE 19973
Household Finance Corporation - Br.	Basin Rd. & DuPont Blvd., Box 832, Penn Mart, New Castle, DE 19720
Household Finance Corporation - Br.	Talleyville Shopping Center, Box 7115, Wilmington, DE 19803
Key Financial Services, Inc.	153 Chestnut Hill Road, Newark, DE 19713
Mid-Penn Financial Corporation	One Customs House Sq., Suite 200, Wilmington, DE 19801
Nationwide Mortgage Company, Inc.	62 N. Chapel Street, Suite 201, Newark, DE 19711
Northeast Loan Systems, Inc.	1780 Capitol Trail, Newark, DE 19711
Northeast Loan Systems, Inc. - Br.	3704 Kennett Pike, Greenville, DE 19807
Public Finance Service of Delaware, Inc.	2300 Kirkwood Highway, Wilmington, DE 19805
San Juan Finance D/B/A Liberty Loan Corp. of Brandywine	1815 Newport Gap Pike, Wilmington, DE 19804
Security Pacific Finance Corporation	Concord Plaza, Naamans Bldg., Wilmington, DE 19801
Security Pacific Finance Corporation - Br.	3 C Treadway Towers, 9 E. Loockerman St., Dover, DE 19901
Security Pacific Finance Corporation - Br.	243 N. E. Front Street, Milford, DE 19963
Security Pacific Finance Corporation - Br.	Stein Highway & Atlanta Road, Seaford, DE 19973
Security Pacific Finance Corporation - Br.	Kirkwood Highway & Polly Drummond Rd., Newark, DE 19711
Signal Finance of Delaware, Inc.	4565 Kirkwood Highway, Wilmington, DE 19808
Signal Finance of Delaware, Inc. - Br.	103 Penn Mart Center, New Castle, DE 19720
Town Finance Corporation	3926 Kirkwood Highway, Wilmington, DE 19808
TransAmerica Financial Services of Dover, Inc.	1679 S. DuPont Parkway, Dover, DE 19901
TSO, Inc.	3522 Silverside Road, Wilmington, DE 19810

LISTINGS OF LICENSED
MOTOR VEHICLE SALES FINANCE COMPANIES
SECONDARY MORTGAGE LOAN COMPANIES
MORTGAGE BANKING COMPANIES
SALE OF CHECKS COMPANIES
TRANSPORTATION OF MONEY AND VALUABLES COMPANIES
SOLICITATION OF DEPOSITS ON INCOME OR ANNUNITY CONTRACTS
PRENEED FUNERAL CONTRACTS

MOTOR VEHICLE SALES FINANCE COMPANIES

Action Acceptance Corporation	2225 N. duPont Highway, New Castle, DE 19720
AM Credit Corporation	Suite 303, 523 Rt. 38, Cherry Hill, NJ 08002
Am Credit Corporation - Br.	7801 York Road, Suite 348, Towson, MD 21204
Associates Commercial Corporation	9602-A Palmer Highway, Lanham, MD 20801
Associates Commercial Corporation	638 E. Lancaster Avenue, Frazer, PA 19355
BarclaysAmerican/Financial Services, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
Borg-Warner Acceptance Corporation	5565 Sterrett Place, Columbia, MD 21044
Chrysler Credit Corporation	523 Route 38, Suite 303, Cherry Hill, NJ 08002
Chrysler Credit Corporation	7801 York Road, Suite 348, Towson, MD 21204
C.I.T. Financial Services Corporation	1949 Marlton Pike, P.O. Box 2570, Cherry Hill, NJ 08003
Citicorp Acceptance Company, Inc.	875 Clare Lane, York, PA 17402
Clark Equipment Credit Corporation	128 East Front Street, Buchanan, MI 49107
Deutsche Credit Corporation	2337 Waukegan Road, Bannockburn, ILL 60015
Discount Rent-A-Car, Inc.	1220 Centerville Road, Wilmington, DE 19808
FinanceAmerica Corporation	10 University Plaza, Rt. 273, Newark, DE 19702
Ford Motor Credit Company	234 Goddard Blvd., King of Prussia, PA 19406
Ford Motor Credit Company - Br.	1101 North Point Blvd., Baltimore, MD 21224
Foremost Financial Services Corporation	5800 Foremost Drive, S. E., Box 2450, Grand Rapids, MI 49501
Fran Tiquity, Inc. Auto Museum	R. D. 4, Box 169, Dover, DE 19901
Mercedes-Benz Credit Corporation	1815 S. W. Marlow Avenue, Suite 210, Portland, OR 97225
Mercedes-Benz Credit Corporation - Br.	1002 Society Drive, Wilmington, DE 19703
General Electric Credit Corporation	1750 Walton Road, Blue Bell, PA 19422
General Electric Credit Corporation	2100 Rexford Road, Suite 215, Charlotte, NC 28211
General Motors Acceptance Corporation	600 Reed Road, Broomall, PA 19008
General Motors Acceptance Corporation - Br.	1006 S. Salisbury Blvd., Salisbury, MD 21801
Green Tree Acceptance, Inc.	6506 Loisdale Road, P.O. Box 807, Springfield, VA 22150
Household Finance Corporation	121 Loockerman Street, Dover, DE 19901
Household Finance Corporation - Br.	Rm. 12, Bay Court Plaza, Rt. 113, Dover, DE 19901
Household Finance Corporation - Br.	Rt. 113, Ames Plaza, Store 5, Millsboro, DE 19966
Household Finance Corporation - Br.	Basin Rd. & DuPont Blvd., New Castle, DE 19720
Household Finance Corporation - Br.	Chestnut Hill & Marrows Road, Newark, DE 19711
Household Finance Corporation - Br.	902 Norman Eskridge Highway, Ames Center, Seaford, DE 19973
Household Finance Corporation - Br.	Rt. 13 & Glenwood Avenue, Smyrna Mart, Smyrna, DE 19977
Household Finance Corporation - Br.	Tri-State Mall, I-95 & Newsans Rd., Claymont, DE 19703
Household Finance Corporation - Br.	4415 Kirkwood Highway, Kirkwood Plaza, Wilmington, DE 19808
Household Finance Corporation - Br.	4115 Concord Pike, Talleyville Center, Wilmington, DE 19810
E. F. Hutton Credit Corporation	Greenwich Office Park 1, Greenwich, CT 06830
Litton Industries Credit Corporation	600 Summer Street, P.O. Box 601, Stamford, CT 06904
Phoenix Mobile Homes, Inc. of Delaware	738 Pulaski Highway, P.O. Box 38, Bear, DE 19701
Sears, Roebuck & Company	200 MacArthur Drive, Wilmington, DE 19804
Shirey's Auto Sales	R. D. #3, Dover, DE 19901
Shirey's Auto Sales - Br.	R. D. #3, Milford, DE 19963
VW Credit, Inc.	523 Rt. 38, Suite 303, Cherry Hill, NJ 08002
VW Credit, Inc. - Br.	7801 York Road, Suite 348, Towson, MD 21204
White Motor Credit Corporation	8 Griffin Road North, Windsor, CT 06095

SECONDARY MORTGAGE LOAN COMPANIES

Avco Financial Services of Wilmington, Inc.	170 East Main Street, Newark, DE 19711
Avco Financial Services of Wilmington, Inc.	4708 Kirkwood Highway, Wilmington, DE 19808
Avco Financial Services of Wilmington, Inc.	863 S. Governors Avenue, Dover, DE 19901
BA Business Credit Corporation	6th Floor, Market Tower, 901 Market Street, Wilmington, DE 19801
BA Mortgage Services, Inc.	738 S. Salisbury Blvd., Salisbury, MD 21801
BarclaysAmerican/Mortgage, Inc.	5506 Kirkwood Highway, Wilmington, DE 19808
C.I.T. Financial Services, Inc. of Del. #2	13 Parkway Plaza, Rt. 13, New Castle, DE 19720
C.I.T. Financial Services, Inc. of Del. #2	300 N. Meridian, Suite 111, Oklahoma City, OK 73107
Equitable Financial Corporation	300 Market Tower, P. O. Box 1271, Wilmington, DE 19899
FinanceAmerica Mortgage Services, Inc.	10 University Shopping Plaza, Rt. 273, Newark, DE 19702
Finance One Mortgage of Delaware, Inc.	105 S. DuPont Highway, Dover, DE 19901
Finance One Mortgage of Delaware, Inc.	109 Market Street, Laurel, DE 19956
Finance One Mortgage of Delaware, Inc.	13 Chestnut Hill Plaza, Newark, DE 19713
Finance One Mortgage of Delaware, Inc.	Smyrna Mart, Smyrna, DE 19977
First General Mortgage Company of Delaware	1815 Newport Gap Pike, Wilmington, DE 19808
Mid-Penn National Company	One Customs House Square, Customs House Plaza, Wilm., DE 19801
The Money Store/Delaware, Inc.	4512 Kirkwood Highway, Wilmington, DE 19808

MORTGAGE BANKING COMPANIES

Beneficial National Mortgage Corporation	800 Delaware Avenue, Wilmington, DE 19801
Brokers Mortgage Service	1601 Concord Pike, Independence Mall, Wilmington, DE 19803
Central Mortgage Company	1812 Newport Gap Pike, Wilmington, DE 19808
Delaware Mortgage Company	1003 Delaware Avenue, Wilmington, DE 19806
Fidelity Bond & Mortgage Company	922 New Road, Wilmington, DE 19805
FinanceAmerica Mortgage Services, Inc.	University Shopping Plaza, #10, Route 273, Newark, DE 19711
Carl M. Freeman Mortgage, Inc.	11325 Seven Locks Road, Potomac, MD 20854
Gilpin, Van Trump & Montgomery, Inc.	One Customs House Square, Suite 100, Wilmington, DE 19801
Jersey Mortgage Company	1208 King Street, Wilmington, DE 19801
The Lomas & Nettleton Company	Limestone Professional Bldg., 2055 Limestone Rd., Wilm., DE 19808
Margaretten & Company, Inc.	1800 Pennsylvania Avenue, Wilmington, DE 19806
Mercantile Mortgage Corporation	1003 Delaware Avenue, Wilmington, DE 19806
The Money Store/Maryland, Inc.	4512 Kirkwood Highway, Wilmington, DE 19808
National Mortgage Funding Corporation	Rt. #1, Box 99-A, Rehoboth, DE 19971
Norwest Mortgage, Inc.	330 Second Avenue, South, 400 Galaxy Bldg., Minneapolis, MN 55401
WestAmerica Mortgage Company	8095 East Belleview, Englewood, CO 80111

SALE OF CHECKS COMPANIES

American Express Company	American Express Plaza, New York, NY 10004
BankAmerica Corporation	555 California Street, San Francisco, CA 94104
Barclays Bank International Ltd.	120 Broadway, New York, NY 10005
The Chase Manhattan Corporation	One Chase Manhattan Plaza, New York, NY 10081
Citicorp	399 Park Avenue, New York, NY 10022
Citicorp Services, Inc.	717 Fifth Avenue,New York, NY 10022
First Chicago Cheque Corporation	One First National Plaza, Chicago, ILL 60670
Republic Money Orders, Inc.	Republic National Bank Building, Dallas, TX 75201
Travelers Express Company, Inc.	5075 Wayzata Blvd., Minneapolis, MN 55402

TRANSPORTATION OF MONEY AND VALUABLES COMPANIES

Brooks Armored Car Service, Inc.	13 East 35th Street, Wilmington, DE 19899
Purolator Armored, Inc.	10 Corporate Place South, Piscataway, NJ 08854
Purolator Courier Corporation	3333 New Hyde Park Road, New Hyde Park, NY 11042

SOLICITATION OF DEPOSITS ON INCOME OR ANNUITY CONTRACTS

Investors Diversified Services, Inc.	IDS Tower, Minneapolis, MN 55402

PRENEED FUNERAL CONTRACTS

William A. Berry Funeral Homes, Inc.	119 N. W. Front Street, Milford, DE 19963
Beeson Funeral Home, Inc.	412 Philadelphia Pike, Wilmington, DE 19809
James T. Chandler & Son, Inc.	2506 Concord Pike, Wilmington, DE 19803
Ernest M. Congo Funeral Home	201 N. Gray Avenue, Wilmington, DE 19805
Doherty-Wickersham Funeral Homes, Inc.	1900 Delaware Avenue, Wilmington, DE 19806
Faries Funeral Directors	29 S. Main Street, Smyrna, DE 19977
Fleischauer Funeral Home	48 West Market Street, Greenwood, DE 19950
H. E. Hardesty & Sons	202 Laws Street, Bridgeville, DE 19933
Robert T. Jones, Jr.	122 West Main Street, Newark, DE 19711
Krienen-Griffith	1400 Kirkwood Highway, Elsmere, DE 19805
Marvel-Short Funeral Home	21 Grove Street, Delmar, DE 19940
McCrery Funeral Homes, Inc.	2700 Washington Street, Wilmington, DE 19802
Michael A. Mealey and Sons, Inc.	703 N. Broom Street, Wilmington, DE 19805
Parsell, Atkins & Lodge Funeral Home	119 West 4th Street, Lewes, DE 19958
Schoenberg Memorial Chapel, Inc.	519 Philadelphia Pike, Wilmington, DE 19809
Spicer-Mullikin Funeral Homes, Inc.	2317 Market Street, Wilmington, DE 19802
Torbert Funeral Chapel	61 South Bradford Street, Dover, DE 19901
Trader Funeral Home, Inc.	12 Lotus Street, Dover, DE 19901
Watson Funeral Home	211 Washington Street, Millsboro, DE 19966
Watson & Whaley	Main Street, Selbyville, DE 19975
Windsor-Disharoon Funeral Home	700 West Street, Laurel, DE 19956
Marshall H. Yeatman & Son, Inc.	819 Washington Street, Wilmington, DE 19801
Young's Funeral Homes, Inc.	526 Union Street, Milton, DE 19968

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